



Privacy Policy

Community State Bank Online Banking Privacy Policy

Community State Bank is committed to providing the highest level of security and privacy regarding the collection and use of our online banking customers' personal information, as well as that of all visitors to our web site. Personal information may be collected through the submission of account applications, online banking transactions, or through the use of online financial tools such as interactive calculators. A detailed description of Community State Bank's Online Banking Privacy Policy is provided below. If you have additional questions regarding the privacy of your personal information, [contact us](#).

Respect of Right to Privacy

Community State Bank respects your right to privacy and takes every precaution to provide you with the same level of privacy within our virtual branch that you receive through more traditional bank delivery channels.

Collection and Use of Personal Information

The collection of personal information online is designed to protect access to your personal accounts and to assist the bank in providing you with the products and services you want and need. All personal information collected and stored by the bank is used for specific business purposes-to protect and administer your personal accounts and transactions, to comply with state and federal banking regulations, and to help the bank better understand your financial needs in order to design or improve our products and services.

Employing stringent security measures in the collection of your personal information, all Community State Bank online account applications are submitted to the bank's secure administration site through an encrypted direct line to the bank. Once received by the bank, only approved personnel may open and process the application. Furthermore, auditing mechanisms have been put into place to further protect your information by identifying those employee(s) that have accessed and in any way modified-for example, updated or added-to your personal information.

Maintenance of Accurate Information

It is in the best interest of both you and the bank to maintain accurate records concerning your personal information. For this reason, Community State Bank allows you to update your personal information online, at anytime, through the submission of encrypted email requests sent to the bank's secure administration site. Notifications are immediately sent to approved bank personnel alerting them to the receipt of your request. This procedure allows Community State Bank to update your personal information within a timely manner.

Limited Employee Access to Personal Information

Community State Bank limits employee access to your personal information to only those bank administrators with a business reason for knowing such information. Community State Bank also educates all employees about the importance of confidentiality and customer privacy. In addition, individual user names and passwords are used by approved bank personnel to access your personal information online, providing audit trails to further safeguard the privacy of your personal information.

Third-Party Disclosure Restrictions

Community State Bank follows strict privacy procedures in regard to protecting your personal information. In addition, the bank requires all third parties with a business need to access this information to adhere to similar and equally stringent privacy policies. Personal information may be supplied to a third party in order to process a customer transaction; if the customer requests it; the disclosure is required or allowed by law (i.e. exchange of information with reputable reporting agencies, subpoena, or the investigation of fraudulent activity, etc.); or for marketing purposes of which the customer has been previously informed and has been given the opportunity to decline.

Disclosure of Privacy Policies

Community State Bank is committed to ensuring the privacy of its customers' personal information. For more information regarding Community State Bank's Online Banking Privacy Policy, [contact us](#).

FACTS: WHAT DOES COMMUNITY STATE BANK DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are no longer our customer, we do not disclose information, except as permitted by law.

How? All financial companies need to share customers' personal information to run their everyday business. In this section below, we list the reasons financial companies can share their customers' personal information; the reasons Community State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal	Does Community	Can you limit
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ONLINE BANKING

Login

Enroll



OUR TOOLBOX



Shelbina, MO Weather



45°F, Clear

Calculators

information	State Bank share?	this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	No
For our affiliates to market to you	No	No
For non-affiliates to market to you	No	No

Questions?

Call 573-588-4101

Who we are:

Who is providing this notice? Community State Bank

What we do:

How does Community State Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Community State Bank collect my personal information?

We collect your personal information, for example, when you

- * Open an account or deposit money
- * Pay your bills or apply for a loan
- * Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- * Sharing for affiliates' everyday business purposes-information about your creditworthiness
- * Affiliates from using your information to market to you
- * Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates: Companies related by common ownership or control. They can be financial and non-financial companies.

Non-affiliates: Companies not related by common ownership or control. They can be financial or non-financial companies.

Joint Marketing: A formal agreement between non-affiliated financial companies that together market financial products or services to you.

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