

MORNING NEWS ABOUT OUR PRIVACY

Your trust is the cornerstone of our relationship. That is why we work so diligently to safeguard your privacy. The information that you provide us is kept in the strictest of confidence. We have no intentions of selling personal information about our customers to third-party businesses. We are proud to make that commitment to you, because your trust is the foundation of our business.

The following privacy policy explains how we use and protect the information about our customers. We ask that you read it carefully.

NOTICE OF FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Community State Bank of St. Charles. This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

*All of our customers who obtain a financial product or service to be used for personal, family, or household purposes; who have a continuing relationship with us, such as:

- ▶ Deposit Account
- ▶ Loan Account
- ▶ Credit card account
- ▶ Safe deposit box
- ▶ Retail installment contract we hold and service
- ▶ Mortgage brokerage services
- ▶ Land contract collection service

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A non-affiliated third party is a person we do not employ or a company that is not an affiliate of ours. This is also known as non-affiliated third party, or simply, an "other party."



We collect information about you from the following sources:

- ▶ Information you give us on applications or other forms





- ▶ History
- ▶ Bank Information
- ▶ Careers
- ▶ **Privacy Policy**
- ▶ Terms And Conditions
- ▶ eStatement

- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency



We do NOT disclose any information about you to anyone, except as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.



We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.



We do not disclose information about former customers, except as permitted by law.

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: . <ul style="list-style-type: none"> • Social Security number and Account balances • Payment history and Credit history • Overdraft history and Credit card or other debt When you
How?	All financial companies need to share customers' personal information to run their everyday business. In the 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

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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate
How does Community State Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or Apply for a loan • Use your credit or debit card or Make deposits or withdrawals • Give us your income information 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 <ul style="list-style-type: none"> • 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.

Reasons we can share your personal information	Does Community State Bank share?	Can you limit 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	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share

For nonaffiliates to market to you	No	We don't share
Questions?	Call 989-865-9945 or go to www.gotocsb.com	

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non financial companies. • Community State Bank has no affiliates.
Non affiliates	Companies not related by common ownership or control. They can be financial and non financial companies. • Community State Bank does not share with non affiliates so they can market to you.
Joint marketing	A formal agreement between non affiliated financial companies that together market financial products or services to you. • Community State Bank does not jointly market.



Community State Bank understands and respects the privacy of our customers and visitors. We are strongly committed to protecting your privacy as you visit our web site and as you conduct your business at our banking offices. As you visit our web site to view pages, read product information, find the branch office nearest you, you do so without telling us who you are and without revealing any personal information.

Like many web sites, we may use cookies on some of our pages. Cookies are data files that are stored on your computer. They are used to see how our visitors are interacting with our site and how frequently they are returning. Cookies do not contain any personally identifiable information. If you do not want to accept cookies from our web site or other sites, your browser software should allow you to not accept cookies. Look in the Preferences (Netscape) or Internet Options (Microsoft Internet Explorer) feature to do this.

Like other web sites, your IP number is visible to us when you visit our web site. An IP address is a number automatically assigned to your computer whenever you are connected to the Internet. It is, most likely, a different number every time you log onto your ISP (Internet Service Provider). Your IP number is visible to most of the web sites that you visit. We use the IP address to track traffic at our site, assisting us in determining the areas of our web site that are being accessed.

There are instances where you may elect to provide us with personal information: if you fill out one of our information request forms or send us email. This will generally include information like your name, your mailing address, the kind of request you are making, and the best time and way to contact you. We can only obtain this information if you volunteer it. Any information that you provide will be kept confidential. This information is used internally only for the purpose of fulfilling the request or for contacting you directly and is not given or sold to any other organization. You should remember that any correspondence between you and the bank via email is not secure, and therefore, you should use caution and not include personal information (account numbers, balances, social security number, etc.) in email.

If at any time you have a concern about your information privacy, you may call us at:

(989) 865-9945

or write us at:

Community State Bank of St. Charles

Customer Privacy

207 South Saginaw St.

St. Charles, MI 48655



- [Loans](#)
- [About Us](#)
- [Locations / Contact Us](#)

- [4th Qtr Community Care Contributions](#)
- [Kelley appointed President and CEO](#)
- [Saginaw Loan Center – Ribbon Cutting](#)

➤ [Careers](#)

➤ [Quick Life Insurance](#)

➤ [James Howe named to CSB Board of Directors](#)



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