In the coming months, your image and pass phrase will no longer be displayed when you log into online or mobile banking. Close X

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# Privacy and Security

| FACTS | WHAT DOES CULLMAN SAVINGS 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:<br><br>- Social Security number and income<br>- account balances and payment history<br>- credit history and credit scores<br><br>When you are *no longer* our customer, we continue to share your information as described in this notice. |

| 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 Cullman Savings Bank chooses to share; and whether you can limit this sharing |
|---|---|

| Reasons we can share your personal information | Does CULLMAN SAVINGS 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** | Yes | No |
| **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 (256) 734-1740

**Who we are**

| Who is providing this notice? | CULLMAN SAVINGS BANK |
|---|---|

## What we do

| **How does CULLMAN SAVINGS 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 CULLMAN SAVINGS BANK collect my personal information?** | We collect your personal information, for example, when you<br><br>• open an account or deposit money<br>• pay your bills or apply for a loan<br>• use your debit card |
| **Why can't I limit all sharing?** | Federal law gives you the right to limit only<br><br>• sharing for affiliates' everyday business purposes—information about your creditworthiness<br>• affiliates from using your information to market to you<br>• sharing for nonaffiliates to market to you<br><br>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 nonfinancial companies.<br><br>• *CULLMAN SAVINGS BANK does not share with our affiliates.* |
|---|---|
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial |

| | control. They can be financial and nonfinancial companies. <br><br> • *CULLMAN SAVINGS BANK does not share with nonaffiliates so they can market to you.* |
| --- | --- |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <br><br> • *Our joint marketing partners may include bankers, mortgage bankers, securities broker-dealers, insurance agents, and private label credit card issuers.* |

## Other Important Information

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information.

## Security Statement

Our website brings together a combination of industry-approved security technologies to protect data for the bank and for you, our customer. It features a VeriSign-issued Digital ID for the bank's Internet Service Provider hosting our website, Secure Sockets Layer (SSL) protocol for data encryption, and a router and firewall to regulate the inflow and outflow of server traffic.

### Secure Data Transfer

Once a server session is established on an https secure page, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

### Router and Firewall

Secure forms must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank.

Using the above technologies, your check reorder transactions are also secure.