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Privacy Statement

We understand how important it is to our customers that private customer information is kept confidential. We are committed to protecting and managing your information and would like to take this opportunity to describe how Cumberland Security Bank gathers, retains, and protects the security of your information.

In order to give you, our customer, the best possible service and products, we must collect and maintain certain information. For example, information such as your birth date and social security number assures that only you receive your financial information. We know that you are concerned about the privacy of this information, so we want you to know what our policies and practices are in relation to our web site and web banking products.

Rev. 12/2010

Cumberland Security Bank 107
South Main Street Somerset,
KY 42501
606-679-9361



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| FACTS | WHAT DOES CUMBERLAND SECURITY 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 Account balances Payment history Income Credit history Checking account information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p> |
| 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 Cumberland Security Bank chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Cumberland Security 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 | No | We don't share |
| 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 606-679-9361 or go to www.csweb.com . |
|-------------------|---|

| What We Do | |
|---|---|
| How does Cumberland Security 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 Cumberland Security Bank collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> Open an account Apply for a loan |

| | |
|---|--|
| Collect my personal information? | <ul style="list-style-type: none"> • Apply for a loan • Make deposits or withdrawals from your account • Pay your bills • Use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

| Definitions | |
|------------------------|--|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Cumberland Security Bank does not share with our affiliates.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Cumberland Security Bank does not share with nonaffiliates so they can market to you.</i> |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Cumberland Security Bank doesn't jointly market.</i> |

PERSONAL INFORMATION YOU CHOOSE TO SUBMIT

When you access our web site, you may choose to send us personal information. For example:

1. An email address, so that we can send you information about a product or service; or
2. Your account number and/or social security number to access restricted online banking areas of our web site.

If we request personal information, it is for a specific purpose of managing access to certain web pages, or to provide you with services that you have requested. Any personal information that you submit is used for specific intent. You may choose to submit this information; however, if the information is required (such as for CSB Online Banking access), and you choose not to submit it, you may not be able to complete a specific activity.

NOTICE REGARDING INACCURATE INFORMATION

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate please notify us at the following address and identify the specific information that is inaccurate.

Cumberland Security Bank
Attention: Loan Servicing Dept.
P.O. Box 70
Somerset, KY 42502-0070
(606) 679-9361
(800) 679-9361
csb@csbweb.com

Please include any supporting documentation with your dispute.

LINKS TO OTHER WEB SITES

There may be other links on our web site that will enable you to access other services or features outside of our control. We are not responsible for the privacy or content of these web pages on these other sites.

CHILDREN'S ONLINE INFORMATION PRIVACY

We respect the privacy of our children, and we comply with the practices established under the Children's Online Privacy Protection Act. We do not knowingly collect or retain personally identifiable information from consumers under the age of thirteen.

E-MAIL COMMUNICATIONS

Please note that e-mail is not necessarily secure against interception and that e-mail features in the "Contact Us" section of this web site are not encrypted. Therefore, personal, non-public information such as social security numbers, account numbers, and account balance amounts should not be included in email correspondence.

WHAT CUSTOMERS CAN DO TO HELP

Cumberland Security Bank is committed to protecting the privacy of its customers. Customers can help by following these simple guidelines:

1. Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
2. Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of Cumberland Security Bank and asks for your account number, you should beware. Cumberland Security Bank staff will have access to your information and will not need to ask for it.
3. Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
4. When conducting business over the Internet, always use a secure browser and exit online applications as soon as you finish using them.
5. Protect and properly dispose of your account records.
6. If you believe you are a victim of fraud or identity theft, please contact us at (800) 679-9361 for assistance, which may include placing holds on your account(s).

SUMMARY

Cumberland Security Bank and its subsidiaries understand that you have chosen us as your trusted financial partner. We value our relationship with you, and take this trust seriously. You may be assured of our full compliance with privacy requirements in order to maintain this valued relationship.

LEGAL DISCLOSURES

CUMBERLAND SECURITY BANK'S PRIVACY POLICY IS SUBJECT TO CHANGE WITHOUT NOTICE. NO PROVISIONS CONTAINED HEREIN SHALL BE DETERMINED TO CHANGE OR ALTER ANY OTHER CONTRACTS OR POLICIES BETWEEN CUMBERLAND SECURITY BANK AND ITS CUSTOMERS. WE DO NOT WARRANT THE ADEQUACY OR COMPLETENESS OF INFORMATION ON OUR WEB SITE OR OTHER WEB SITES LINKED TO OR FROM OUR WEB SITE. WE MAKE EVERY EFFORT TO HAVE ACCURATE INFORMATION ON OUR WEB SITE; HOWEVER, WE EXPRESSLY DISCLAIM ANY LIABILITIES FOR ANY ERRORS OR OMISSIONS.