

FIRST CENTRAL SAVINGS BANK

We Offer a Real *Choice* in Community Banking

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Sat 26 Apr 2014 12:00:41 AM EDT

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- COMMENTS / SUGGESTIONS
- FCSB ONLINE SUPPORT
- 1-866-400-FCSB (3272)



Fun & Games for Kids

Privacy Statement

FIRST CENTRAL SAVINGS BANK

Rev 09/2013

FACTS

WHAT DOES FCSB 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
- Income
- Account balances
- Payment history
- Transaction history
- Credit scores

When?

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 FCSB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FCSB share?	Can you limit this sharing?
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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 DO NOT SHARE

For our affiliates' everyday business purposes
information about your creditworthiness

NO

WE DO NOT SHARE

For nonaffiliates to market to you

NO

WE DO NOT SHARE

Questions?

Call toll-free 1-866-400-FCSB or go to www.firstcentralsavings.com

Who we are

Online Banking

Access ID

[View Demo](#)

[En Español](#)

FCSB Quick Tip: Do not use the AutoComplete feature of your web browser when logging in to any financial website.

Free Online Banking and Bill Pay! Click [Enroll Now!](#) to begin.

Promotional CD Rates:
Effective Date: 04/24/14

Term	Rate	APY*
6 Month	0.25%	0.25%
10 Month	0.35%	0.35%
1 Year	0.40%	0.40%
2 Year	1.29%	1.30%
5 Year	1.74%	1.75%

*Annual Percentage Yield (APY). Early withdrawal penalties may apply. Rates subject to change. \$500 minimum balance required.

GREAT RATES on Commercial Loans!!



Please complete the application and bring it to your local branch



Who is providing this notice?	First Central Savings Bank is FCSB.
What we do	
How does FCSB 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 FCSB collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Deposit money • Apply for a loan • Provide account information • Show your driver's license We also collect your personal information from others, such as credit bureaus 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies <ul style="list-style-type: none"> • <i>FCSB does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>FCSB does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include a credit card company.</i>
Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.</p>	

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