



BETTER PRODUCTS. BETTER SERVICE. BETTER BANKING.

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As of 12/2010

FACTS: WHAT DOES CITIZENS STATE BANK OF MARYSVILLE 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
- Account balances
- Payment History
- Transaction History
- Credit History
- Account Transactions

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 Citizens State Bank of Marysville chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

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.

- Does Citizens State Bank of Marysville share? YES
- Can you limit this sharing? NO

For our marketing purposes - to offer our products and services to you.

- Does Citizens State Bank of Marysville share? YES
- Can you limit this sharing? NO

For joint marketing with other financial companies -

- Does Citizens State Bank of Marysville share? NO
- Can you limit this sharing? We Don't Share

For our affiliates' everyday business purposes - information about your transactions and experiences.

- Does Citizens State Bank of Marysville share? NO
- Can you limit this sharing? We Don't Share

For our affiliates' everyday business purposes - information about your creditworthiness.

- Does Citizens State Bank of Marysville share? NO
- Can you limit this sharing? We Don't Share

For nonaffiliates to market to you

- Does Citizens State Bank of Marysville share? NO
- Can you limit this sharing? We Don't Share

Questions?

Call 785-562-2186

What We Do?

How does Citizens State Bank of Marysville 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 this access is appropriate.

How does Citizens State Bank of Marysville collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Apply for insurance
- Give us your contact information
- Provide your mortgage 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

- 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

DEFINITIONS

Affiliates

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

- *Citizens State Bank of Marysville does not share with our affiliates*

Nonaffiliates

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

- *Citizens State Bank of Marysville does not share with nonaffiliates so they can market to you*

Joint Marketing

A formal agreement between nonaffiliated financial companies that market financial products or services to you.

- *Citizens State Bank of Marysville doesn't jointly market.*

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