



HOME

CONTACT

PRIVACY POLICY

THURSDAY, APR. 24, 2014

Main Office:

(906)884-4165
501 River Street
PO Box 187
Ontonagon, Michigan

Branches:

White Pine
Mass City

Hours:

Ontonagon

Main Lobby:
Monday - Thursday: 8:30am - 3pm
Friday: 8:30am - 5pm
Walk-Up/Drive-Up
Monday - Thursday: 11am - 5pm
Friday: 11am - 5:30pm
Saturday: 9am - noon
Cash Dispensing ATM
available 24 hours

Mass City

Tuesday: 9am - 4pm
Friday: 9am - 6pm

White Pine

Monday, Wednesday & Friday: 9am - 2pm

Privacy Policy



FACTS	WHAT DOES THE CITIZENS STATE BANK OF ONTONAGON 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 transactions • Account balances and overdraft history • Credit history and income When you are <i>no longer</i> 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 The Citizens State Bank of Ontonagon chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Citizens State Bank of Ontonagon 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 906-884-4165 or go to csbent.com

What we do

<p>How does The Citizens State Bank of Ontonagon protect my personal information?</p>	<p>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 security policies and buildings.</p>
<p>How does The Citizens State Bank of Ontonagon collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or send your government-issued ID • pay your bills or apply for a loan • use your debit card or ATM money <p>We also collect your personal information from other sources, such as credit bureaus, affiliated companies and other companies.</p>
<p>Why can't I limit all sharing?</p>	<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 nonaffiliated market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • The Citizens State Bank of Ontonagon has no affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • The Citizens State Bank of Ontonagon does not share information with nonaffiliates so they can't market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include companies such as check printing companies and insurance companies.

Proudly serving Ontonagon County since 1910

Questions? Call (906)884-4165



501 River Street • P.O. Box 187 • Ontonagon, MI 49953
PHONE: 906.884.4165 • FAX: 906.884.4169

Copyright © 2014



Website by 906 Technologies