

**Community Financial Services Bank (CFSB)
Statement on the Privacy of Client Information**

FACTS	WHAT DOES COMMUNITY FINANCIAL SERVICES BANK (CFSB) DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and Income • Credit History and Checking Account Information • Account Balances and Credit Scores
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How?	All financial companies need to share nonpublic personal information to run their everyday business. In the section below, we list the reason CFSB chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does CFSB Share?	Can you limit the 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 do not share
For our affiliates' everyday business purposes— Information about your creditworthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For our non-affiliates to market to you	NO	We do not share

Questions?	Call 270-527-4600 or go to www.yourlifeyourbank.com Call our toll free number 1-888-226-5669
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Who is providing this notice?	Community Financial Services Bank (CFSB)
What we do	
How does CFSB protect my personal information?	<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 secured files and buildings.</p> <p>All necessary steps are taken to ensure that only team members with a legitimate business reason for knowing personally identifiable client information shall have access to such information.</p>
How does CFSB collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Deposit money or open an account • Apply for a loan or use your debit card • Provide your employment information
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 nonaffiliated to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on the accounts, unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include nonfinancial companies, such as insurance companies.</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>CFSB does not share with non-affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between non-affiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include third party service providers who may be used to market our products to you.</i>

Community Financial Services Bank (CFSB) Online Banking Privacy Statement

Community Financial Services Bank (CFSB) is committed to our client's right to financial privacy in all transactions, in person, through mail, over the telephone, and at our web site. This commitment to privacy has resulted in the establishment of this Privacy Statement.

Community Financial Services Bank (CFSB) (hereafter referred to as the bank) continually strives to develop products customized to the needs of our clients based on information gathered from our clients. The bank collects information from web-site clients through the use of online applications, an optional guest book, a "contact us" feature, and by requesting e-mail addresses on applications for our "Online Banking" service. This information will be used to ascertain the credit and deposit needs of our clients and to offer suitable products to our online clients. Only that information necessary to complete a client initiated credit transaction, deposit account request, disclosure request or prequalification will be requested from online clients. Clients will be permitted to remove themselves from means of electronic marketing efforts using an "opt out" feature provided with each marketing notice. Additionally, "cookies", small bits of information, are used by the bank's website host, Jack Henry & Associates, to verify the authenticity of each user name and password entered to access the Online Banking feature of the bank's website. Therefore, you may be unable to access certain portions of Online Banking if your computer defaults are set to refuse "cookies." The bank does not attempt to monitor any information or web surfing habits of our clients through the use of cookies.

The bank makes disclosures to other third parties as only permitted by law or requested by you.

The security of information entered during on-line transactions is secured through the use of firewalls and encryption to prevent unauthorized access. Information obtained through on-line banking activity including bill payment does not disclose account numbers, personal identification numbers, or passwords. Client information provided during on-line transactions will be regarded with the same degree of confidentiality as information obtained from any other source.

Bank clients are encouraged to notify the bank with any changes to information. Prompt attention will be given to any notifications with appropriate changes immediately. Clients may call the bank toll-free at 1-888-226-5669 or use the "contact us" feature on our web site.

At Community Financial Services Bank (CFSB), client privacy will not be sacrificed for emerging technology. As we develop new products and services utilizing changing technology, we will continue to maintain high standards of information confidentiality within our organization.