

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

**FACTS**      **WHAT DOES COMMUNITY FINANCIAL SERVICES BANK (CFSB) 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 and Income
- Credit History and Checking Account Information
- Account Balances and Credit Scores

**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.

Reasons we can share your personal information	Does CFSB Share?	Can you limit the sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> To offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates’ everyday business purposes—</b> Information about your transactions and experiences	NO	We do not share
<b>For our affiliates’ everyday business purposes—</b> Information about your creditworthiness	NO	We do not share
<b>For our affiliates to market to you</b>	NO	We do not share
<b>For our non-affiliates to market to you</b>	NO	We do not share

**Questions?**      Call 270-527-4600 or go to [www.yourlifeyourbank.com](http://www.yourlifeyourbank.com)  
Call our toll free number 1-888-226-5669

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Community Financial Services Bank (CFSB)
<b>What we do</b>	
<b>How does CFSB protect my personal information?</b>	<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 employees with a legitimate business reason for knowing personally identifiable customer information shall have access to such information.</p>
<b>How does CFSB collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Deposit money or open an account</li> <li>• Apply for a loan or use your debit card</li> <li>• Provide your employment information</li> </ul>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliated to market to you</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choice will apply to everyone on the accounts, unless you tell us otherwise.
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include nonfinancial companies, such as insurance companies.</i></li> </ul>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>CFSB does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include third party service providers who may be used to market our products to you.</i></li> </ul>