

FACTS**WHAT DOES COMMUNITY STATE BANK OF SOUTHWESTERN INDIANA (CSB) 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
- account balances and payment history
- credit history and credit scores

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 Community State Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Community State Bank 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 | No | We don't share |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes— information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes— information about your creditworthiness | Yes | No |
| For our affiliates to market to you | Yes | No |
| For nonaffiliates to market to you | No | We don't share |

Questions?

Call 812-874-3641 or go to www.csbswin.com

Who we are**Who is providing this notice?**

Community State Bank, PO Box 280, Poseyville IN 47633

What we do**How does Community State Bank 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.

In addition, we train our employees to be confidential in all banking matters. Employees receive periodic training to be reminded of the importance of protecting your personal information.

How does Community State Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or pay your bills
- use your credit or debit card

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 nonfinancial companies.

- An affiliate of Community State Bank is: the bank holding company, Cynthiana Bancorporation.

Nonaffiliates

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

- Examples of Nonaffiliates of Community State Bank are: our data processor, insurance companies, credit bureaus, account document providers, attorneys, and other financial institutions.

Joint marketing

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

- *Community State Bank does not share with nonaffiliates so they can market to you.*

Other important information

Community State Bank of Southwestern Indiana is a locally-owned, independent, community bank that is FDIC insured. We are happy to help you with all your banking needs in a confidential and secure manner. We have six locations to serve you: Cynthiana, St. Wendel, Poseyville, St. Philip, Mt. Vernon, and New Harmony.