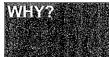
FACTS

WHAT DOES COMMUNITY STATE BANK DO WITH YOUR PERSONAL INFORMATION?



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 breaus	YES	NO ·
For our marketing purposes - to offer our products and services to you	NO	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes - information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NÖ
For nonaffiliates to market to you	NO	NO

Questions? Call (402) 628-2155 or (402) 647-2705

Who we are	a di Cantaga di Promini da Salata di Salata di Salata di Promini di Promini di Promini di Salata di Salata di S
Who is providing this notice?	Community State Bank
Wil	
What we do a Community State Book	To protect your personal information from ungularized access and
How does Community State Bank protect my personal information?	To protect your personal information from unautorized access and use, we use security measures that comply with federal law.
protect my personal information?	These measures include computer safeguards and secured files and buildings.
How does Community Sate Bank	We collect your personal information, for example, when you
collect my personal information?	* open an account
	* apply for a loan
	* apply for a 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 nonaffilates to market to you
	State laws and individual companies may give you additional rights

Definitions	
Affiliates	Companies related by common ownership or control. They can be
	financial and nonfinancial companies
Nonaffiliates	Companies not related by common ownership or control. They can
	be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that
	together market financial products or services to you.

to limit sharing.

Other important information	