

Facts**WHAT DOES COMMUNITY SAVINGS BANK 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 ?	<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 ● Account Balances ● Credit history ● Transaction or Loss History ● Payment History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How ?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reason financial companies can share their customers' personal information; the reasons Community Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Savings 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 Do Not Share
For joint marketing with other financial companies	NO	We Do Not Share
For our affiliates' everyday business purposes-- information about your transaction 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 you	NO	We Do Not Share
For nonaffiliates to market you	NO	We Do Not Share

Questions ?

Call 1.800.828.2318 or go to our website at www.csbiowa.com



Who we are

Who is providing this notice?	Community Savings Bank 101 E Union St., P.O. Box 77, Edgewood, IA 52042
--------------------------------------	----------------------------------------------------------------------------

What we do

How does Community Savings 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.
How does Community Savings Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ● Open an account or deposit money ● Pay your bills or apply for a loan ● Use your debit card <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 nonaffiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● Community Savings Bank has no affiliates.
Nonaffiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● Community Savings Bank does not share with non-affiliates so they can market you.
Joint Marketing	A formal agreement between nonaffiliates financial companies that together market financial products or services to you <ul style="list-style-type: none"> ● Community Savings Bank does not jointly market.

Other important information

None at this time.
