



717 N. Main St. Lamar, CO 81052

Rev. 11/2010

FACTS

WHAT DOES COMMUNITY STATE 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?	The types of personal information we collect and share depend on the product or service you us. This information can include:			ıct or service you have with
	•	Social Security Number	 Income 	
	•	Account Balances	 Payment history 	
	•	Credit history	Credit scores	
	When you	are no longer our customer, we	continue to share your information	n as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. 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 share.			
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 For our affiliates' everyday business purposes— information about your transactions and experiences For our affiliates' everyday business purposes— information about your creditworthiness			NO	We Don't Share
			NO	We Don't Share
			NO	We Don't Share
For non-affiliates to market to you			NO	We Don't Share
Questio	ns?	Call (719) 336-3272 or go to w	ww.csb-lamar.com	



Page 2

Who we are			
Who is providing this notice?	Community State Bank		
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.		
How does Community State Bank collect my personal information?	We collect your personal information, for example, when you Open an account Deposit history Apply for a loan Use your debit card We also collect your personal information from others, such as credit bureaus.		
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 non-affiliates 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. ■ Community State Bank does not have any affiliates		
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ Community State Bank does not share with non-affiliates		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Community State Bank does not have any agreements (formal or otherwise) with any non-affiliated companies		
Other important inforn	action		