FACTS

WHAT DOES CENTRAL 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 have with us. This information can include:

- Social Security number and checking account information
- account balances and overdraft history
- income and credit history

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

Reasons we can share your personal information	Does Central 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	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 641-483-2505 or go to www.centralstatebankia.com

What we do How does Central 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. We collect your personal information, for example, when you . apply for a loan or make deposits or withdrawals from your account . open an account or provide account information . show your driver's license. 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 credithorthiness . 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. Companies not related by common ownership or control. They can be financial and nonfinancial companies. Companies not related by common ownership or control. They can be financial and nonfinancial companies. Contral State Bank does not share with nonaffiliates so they can market to you. Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Central State Bank doesn't jointly market.	How does Central State Bank protect my personal information? How does Central State Bank collect my personal information? We collect your personal information, for example, when you apply for a loan or make deposits or withdrawals from your account open an account or provide account information show your driver's license 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 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. Companies not related by common ownership or control. They can be financial and nonfinancial companies. Companies not related by common ownership or control. They can be financial and nonfinancial companies. Central State Bank does not share with our affiliates of the companies of the properties of the companies of the properties of the	Who we are	
How does Central 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. We collect your personal information, for example, when you enable for a loan or make deposits or withdrawals from your account open an account or provide account information enable from your defendence of the show your driver's license. 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 additional rights to limit sharing. Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Central State Bank does not share with our affiliates. Companies not related by common ownership or control. They can be financial and nonfinancial companies. Central State Bank does not share with nonaffiliates so they can market to you. Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	How does Central 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. We collect your personal information, for example, when you apply for a loan or make deposits or withdrawals from your account popen an account or provide account information show your driver's license 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 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. Central State Bank does not share with our affiliates. Companies not related by common ownership or control. They can be financial and nonfinancial companies. Central State Bank does not share with nonaffiliates so they can market to you. Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Central State Bank doesn't jointly market.	Who is providing this notice?	Central State Bank
## Protect my personal information? and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. ### We collect your personal information, for example, when you expense account information? ### We collect your personal information, for example, when you expense account information expense with drawals from your account expense open an account or provide account 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 #### a 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 #### Companies related by common ownership or control. They can be financial and nonfinancial companies. #### Central State Bank does not share with our affiliates. #### Nonaffiliates #### Companies not related by common ownership or control. They can be financial and nonfinancial companies. #### Central State Bank does not share with nonaffiliates so they can market to you. #### Joint marketing #### A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	protect my personal information? and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We collect your personal information, for example, when you apply for a loan or make deposits or withdrawals from your account open an account or provide account information show your driver's license. Why can't I limit all sharing? Federal law gives you the right to limit only sharing for affiliates, or other companies. 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 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. Central State Bank does not share with our affiliates or binancial and nonfinancial companies. Companies not related by common ownership or control. They can be financial and nonfinancial companies. Central State Bank does not share with nonaffiliates so they can market to you. Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Central State Bank doesn't jointly market.	What we do	
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