Rev. November 2015

FACTS

WHAT DOES CB&S BANK DO WITH YOUR PERSONAL INFORMATION?

CB&S Bank

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 Account Activity
- Credit History and Credit Scores

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 CB&S Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CB&S 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	**Yes**	**No**
For joint marketing with other financial companies	**Yes**	**No**
For our affiliates' everyday business purposes— information about your transactions and experiences	**Yes**	**No**
For our affiliates' everyday business purposes— information about your creditworthiness	**No**	**We Don't Share**
For our affiliates to market to you	**Yes**	**Yes**
For nonaffiliates to market to you	**No**	**We Don't Share**

To limit our sharing

- Call 877-332-1710
- Mail the form below

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 877-332-1710 or visit our website at www.cbsbank.com

Mail-in Form

Please note: If you have completed this form in the past, it is not necessary to do so again.

Please check the box below if you would like to limit:

☐ Do not allow your affiliates to use my personal information to market to me.

Name	
Address	
City, State, Zip	
Account #	

Mail To:

CB&S Bank
Attn: Support Dept.
P.O. Box 910
Russellville, AL 35653

Who we are	
Who is providing this notice?	CB&S Bank

What we do	
How does CB&S Bank protect my personal information?	To pr otect 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 CB&S Bank collect my personal information?	We collect your personal information, for example, when you ■ Open an account or Deposit money ■ Pay your bills online or Apply for a loan ■ Use your 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ Our affiliates include CB&S Financial Services, Inc., an insurance agency and registered branch of a nonaffiliated securities broker dealer.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ CB&S 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. ■ Our joint marketing partners include credit card companies, check printing companies, and deposit product companies.

Other important information

If you would like additional information or have questions regarding CB&S Bank's Privacy Policy, please contact us toll-free at 877-332-1710.