

Privacy Statement

Community State Bank is committed to providing the highest level of security and privacy regarding the collection and use of our online banking customers' personal information, as well as that of all visitors to our web site. Personal information may be collected through the submission of account applications, online banking transactions, or through the use of online financial tools such as interactive calculators. A detailed description of Community State Bank's Online Banking Privacy Policy is provided below. If you have additional questions regarding the privacy of your personal information, please contact us using any of the contact information provided at the bottom of our [home page](#) and please do not include any confidential information about yourself if you choose to email the bank.

Respect of Right to Privacy

Community State Bank respects your right to privacy and takes every precaution to provide you with the same level of privacy within our virtual branch that you receive through more traditional bank delivery channels.

Collection and Use of Personal Information

The collection of personal information online is designed to protect access to your personal accounts and to assist the bank in providing you with the products and services you want and need. All personal information collected and stored by the bank is used for specific business purposes-to protect and administer your personal accounts and transactions, to comply with state and federal banking regulations, and to help the bank better understand your financial needs in order to design or improve our products and services. Employing stringent security measures in the collection of your personal information, all Community State Bank online account applications are submitted to the bank's secure administration site through an encrypted direct line to the bank. Once received by the bank, only approved personnel may open and process the application. Furthermore, auditing mechanisms have been put into place to further protect your information by identifying which employee(s) has accessed and in any way modified-for example, updated or added to-your personal information.

Please take a moment to read and understand what personal information your banking app might collect under certain circumstances and how this information is used.

Why do we request access to information? the application requests access to information stored on your device such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account. It is important for you to understand that before granting access to this information you will be prompted to give the application that permission. If you do not wish to grant that permission, you may decline. If you later change your mind, those permissions can be updated in your device settings. Some possible examples of information your app may request access to are:

Location: Your location is used to prevent fraudulent activity and to display locations near you.

Contacts: Allowing access lets you add contacts to use with features that allow you to send money via your mobile app. We will only add the contacts you *choose*, and that information will not be shared.

Camera: This app uses your camera to capture check images, take picture of receipts, scan ID, scan authorized QR codes and conduct video chat.

Maintenance of Accurate Information

It is in the best interest of both you and the bank to maintain accurate records concerning your personal information. For this reason, Community State Bank allows you to update your personal information online, at any time, through the submission of encrypted email requests sent to the bank's secure administration site.

Notifications are immediately sent to approved bank personnel alerting them to the receipt of your request. This procedure allows Community State Bank to update your personal information within a timely manner.

Limited Employee Access to Personal Information

Community State Bank limits employee access to your personal information to only those bank administrators with a business reason for knowing such information. Community State Bank educates all employees about the importance of confidentiality and customer privacy. In addition, individual user names and passwords are used by approved bank personnel to access your personal information online, providing audit trails to further safeguard the privacy of your

personal information.

Third-Party Disclosure Restrictions

Community State Bank follows strict privacy procedures in regard to protecting your personal information. In addition, the bank requires all third parties with a business need to access this information to adhere to similar and equally stringent privacy policies. Personal information may be supplied to a third party in order to process a customer transaction; if the customer requests it; the disclosure is required or allowed by law (i.e. exchange of information with reputable reporting agencies, subpoena, or the investigation of fraudulent activity, etc.); or for marketing purposes of which the customer has been previously informed and has been given the opportunity to decline.

Disclosure of Privacy Policies

Community State Bank is committed to ensuring the privacy of its customers' personal information. For more information regarding the Community State Bank Online Banking Privacy Policy, please contact us using any of the contact information provided at the bottom of our [home page](#) and please do not include any confidential information about yourself if you choose to email the bank.

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