

## ONLINE BANKING PRIVACY STATEMENT

Community Financial Services Bank (CFSB) is committed to our customer's right to financial privacy in all transactions, in person, through mail, over the telephone, and at our website. This commitment to privacy has resulted in the establishment of this Privacy Statement.

CFSB (hereafter referred to as the bank) continually strives to develop products customized to the needs of our customers based on information gathered from our customers. The bank collects information from website customers through the use of online applications, an optional guest book, a "contact us" feature, and by requesting e-mail addresses on applications for our "Online Banking" service. This information will be used to ascertain the credit and deposit needs of our customers and to offer suitable products to our online customers. Only that information necessary to complete a customer initiated credit transaction, deposit account request, disclosure request or prequalification will be requested from online customers. Customers will be permitted to remove themselves from marketing efforts using an "opt out" feature provided with each marketing notice. Additionally, "cookies", small bits of information, are used by the bank's website host, Jack Henry & Associates, to verify the authenticity of each user name and password entered to access the Online Banking feature of the bank's website. Therefore, you may be unable to access certain portions of Online Banking if your computer defaults are set to refuse "cookies". The bank does not attempt to monitor any information or web surfing habits of our customers through the use of cookies.

The bank makes disclosures to other third parties as permitted by law or requested by you. Because the security of electronic mail cannot always be assured, confidential information such as account numbers and balances, personal identification numbers (PINs), credit limits, etc. will not be supplied through email. The security of information entered during on-line transactions is secured through the use of firewalls and encryption to prevent unauthorized access. Information obtained through on-line banking activity, including bill payment, does not disclose account numbers, personal identification numbers, or passwords. Customer information provided during on-line transactions will be regarded with the same degree of confidentiality as information obtained from any other source.

Bank customers are encouraged to notify the bank with any changes to information. Prompt attention will be given to any notifications with appropriate changes immediately. Customers may call the bank toll-free at 1-888-226-5669 or use the "contact us" feature on our website. Emails received from customers along with bank responses are saved and periodically audited to ensure compliance with Regulation E timing requirements.

At CFSB, customer privacy will not be sacrificed for emerging technology. As we develop new products and services utilizing changing technology, we will continue to maintain high standards of information confidentiality within our organization.