

FACTS**WHAT DOES CITIZENS 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
- Transaction history
- Transaction or loss history
- Credit history
- Overdraft history
- Checking account information

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

Reasons we can share your personal information	Does Citizens 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	Yes	No
For joint marketing with other financial companies	No	We don't share
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	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 620-544-4331 or Toll Free 888-544-4331 or go to www.csbks.com

What We Do	
How does Citizens 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 Citizens State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account ● Deposit money ● Apply for a loan ● Provide account information ● Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Our affiliates include companies with a Citizens State Bank relationship; financial companies such as Hugoton Bancshares, Inc. and T.A. Dudley Insurance.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Citizens State Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Citizens State Bank doesn't jointly market.</i>

Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p>	

Internet Privacy Policy

Citizens State Bank

Internet Privacy Policy

Effective January 1, 2011

Our Security Procedures

Our IBSP has also developed security policies and procedures to protect the customer information that they must collect and maintain to help us process your banking transactions over the Internet. They have developed a top-of-the line security system to ensure your customer information is protected on the Internet and within the IBSP environment.

Privacy for Internet Users

Our commitment to safeguard your privacy also extends to the Internet. If you are just browsing through our Website, we do not request any personally identifiable information, nor do we collect unique identifying information about you unless you voluntarily and knowingly provide us that information, such as when you send us an email or complete an application online. If you provide us this information, it is only used internally and in furtherance of the purpose for which it was provided.

Our Internet Banking services provider, Fiserv, may collect general information on our Website visitors simply to help us provide banking and other financial services to you online. They collect certain information on our behalf for security and statistical purposes. The information collected for these purposes may include:

- The Internet address (referral site) which brought you to our Website;
- The date and time you access our site;
- The name and version of your web browser;
- The Internet service provider you used when you accessed our site;
- Your Internet Protocol (IP) address; and
- The pages visited in our Website.

Our IBSP may use cookies to collect this general information on all Website Visitors. They also use cookies for security purposes in our Internet Banking product and for customization and personalization of the Website.

In the future, we may use aggregate, general, non-personally identifiable information to help us market our products and services that may be of interest you.

External 3rd Party Links

Our Website has numerous links to other 3rd party sites. These links to external third parties are offered as a courtesy and a convenience to our customers.

CITIZENS STATE BANK IS NOT RESPONSIBLE FOR THE PRIVACY PRACTICES OR THE CONTENT OF SUCH WEB SITES. AS A GENERAL RULE, YOU SHOULD ALWAYS LOOK FOR AND REVIEW A SITE'S PRIVACY POLICY BEFORE GIVING OUT ANY PERSONAL INFORMATION.

Third party merchants may collect personal information from you when you visit their sites. For example, they collect personal information from you when you provide billing information or send them an email. Some third party merchants may also send you a cookie to collect data on your Internet usage and preferences. When you click on advertisements at third party sites, the advertising company may also send you a cookie. With the exception of our IBSP we do NOT have access to the information collected by any third party, nor can we control how they use this information. If you have questions or concerns about the privacy policies and practices of these third parties, please review their websites and contact them directly.

Privacy of Children

Citizens State Bank respects the privacy of children. We do not knowingly collect names or any other personally identifiable information from children. We do not knowingly market to children nor do we allow children to open accounts online without parental consent.