

FACTS**WHAT DOES COMMUNITY SAVINGS 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 Driver's License Number
- Credit History and Credit Scores
- Transaction or Loss 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 non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Community Savings Bank chooses to share your personal information; and whether you can limit this sharing.

Reasons we can share your personal	Does Community Savings 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	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

Questions?

Call 513-734-4445 or go to www.bankwith-csb.com

Who we are	
Who is providing this notice?	Community Savings Bank
What we do	
How does Community Savings 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 Community Savings Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account ■ Apply for a loan ■ Conduct transactions on your Community Savings Bank Accounts.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit your sharing
Community Savings Bank - Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Credit Bureaus
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.