

PRIVACY DISCLOSURE

Community Savings Bank recognizes and respects the importance of our customers' personal information. To offer you the financial products and services you seek, we collect, maintain, and use information about you on a routine basis. To help you better understand how your personal information is protected at Community Savings Bank, we are providing our practices and policies with respect to the privacy of customer information. In the event you terminate your customer relationship with us, or become an inactive customer, we will continue to adhere to the policies and practices described in this disclosure or any future amendments to this disclosure.

INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information that we receive from you on applications or other forms, such as: name, address, income, assets and liabilities
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency, such as: credit history, credit worthiness.

NONPUBLIC PERSONAL INFORMATION AND AFFILIATES

We do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as authorized by law.

We may disclose nonpublic personal information about you described above to our affiliates. The affiliates of Community Savings Bank are the Community Safe Deposit Vault Company, which provides safety deposit services, and CSLA Corporation, which is an insurance agency that sells property insurance.

If you prefer that we do not share nonpublic personal information with our affiliates (unless allowed or required by law), you may "opt-out" of such information sharing by calling 1-800-443-3603. If you have a joint account, an "opt-out" instruction given by one participant of this account will affect all participants of the account.

Please note that we will continue to share information with our affiliates about your transactions and

experiences with us. You do not have a right to "opt-out" of this disclosure of this information.

DISCLOSURE AS PERMITTED BY LAW

We may disclose all of the information we collect, as described above to service providers and companies that perform marketing services on our behalf.

SHARING OF FORMER CUSTOMER INFORMATION

We do not disclose information about former customers to anyone, including our affiliates.

CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information. If you have any questions about the integrity of your account, please contact us.

USA PATRIOT ACT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your full name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.