

# Privacy Notice

Last Update: January 2024

## Facts

### What Does Community Savings Do With Your Personal Information?

<b>Why?</b>	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.	
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and Income</li> <li>• Account Balance and Overdraft History</li> <li>• Transaction History and Payment History</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.	
<b>How?</b>	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 Community Savings chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Community Savings Share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes...</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes...</b> To offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies...</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes...</b> Information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes...</b> Information about your credit worthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

**Questions? Call (740) 732-5678 or go to [www.mycommunitysavings.com](http://www.mycommunitysavings.com)**

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Community Savings
<b>What we do</b>	
<b>How does Community Savings protect my personal information?</b>	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. <b>We maintain physical, electronic, and procedural safeguards that comply with federal regulation to guard your nonpublic personal information.</b>
<b>How does Community Savings collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Apply for a loan – or</li> <li>• Deposit money – or</li> <li>• Give us your employment history – or</li> <li>• Open an account – or</li> <li>• Show your driver’s license</li> </ul> <b>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</b>
<b>Why can’t I limit sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliates’ everyday business purposes – information about your credit worthiness.</li> <li>• Affiliates from using your information to market to you.</li> <li>• Sharing for nonaffiliates to market you.</li> </ul> State law and individual companies may give you additional rights to limit sharing.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Community Savings does not share with our affiliate.</li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Community Savings does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products and services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include categories of companies such as credit card companies.</li> </ul>