

**PRIVACY POLICY****What does The Commercial & 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 account balances
- Payment history and transaction history
- Credit history and credit scores

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 The Commercial & Savings Bank chooses to share; and whether you can limit this sharing.

**When we do share your personal information**

- 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
- For our marketing purposes to offer our products and services to you
- For joint marketing with other financial companies

**When we do not share your personal information**

- For our affiliates' everyday business purposes information about your transactions and experiences
- For our affiliates' everyday business purposes information about your creditworthiness
- For non-affiliates to market to you

**Who we are**

Who is providing this notice?

- The Commercial & Savings Bank

**What we do**

How does The Commercial & 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.
- We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

**How does The Commercial & Savings Bank collect my personal information?**

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Use your credit or debit card or make deposits or withdrawals from your account
- Provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit sharing?**

Federal law gives you the right to limit only:

- 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 sharing.

**Definitions**

**Affiliates:** Companies related by common ownership or control. They can be financial and non-financial companies. The Commercial & Savings Bank does not share with our affiliates.

**Non-affiliates:** Companies not related by common ownership or control. They can be financial companies and nonfinancial companies. The Commercial & Savings Bank does not share with non-affiliates so they can market to you.

**Joint Marketing:** A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include credit/debit card companies and investment companies.

**Questions?**

Call 330.674.9015 or toll free 800.654.9015 or go to [www.csb1.com](http://www.csb1.com)