



PO Box 467
Benton, KY 42025
888.226.5669
yourlifeyourbank.com

Online Banking Privacy Policy

Keeping financial and personal information secure is one of our most important responsibilities. Community Financial Services Bank (CFSB) is committed to protecting the information of our clients and other visitors who use our website. We value your trust and handle all personal information with care. As with information we collect through other means, we use the information you provide online to respond to your needs, service your accounts, and provide you with information about other services. By using CFSB's website, you consent to the practices described in this Notice.

Information Collected

Visitors to www.yourlifeyourbank.com remain anonymous, unless a visitor chooses to provide personal information to us such as in an online form. CFSB may collect and aggregate non-personally identifiable data about your online activities on our site, such as the date and time our site was accessed, IP address, and browser type.

Email

We do not share your email information with third-parties or other users. If you opt-in to sharing your email address for periodic updates such as statements or related information, your email will be registered with our email marketing platform. You can opt-out of these electronic communications at any time by following the instructions in our emails. If you choose to contact us via email, please keep in mind that your email address, and any other information your email header shows about you, such as your name or organization, will be revealed to us in the email.

Google Analytics

CFSB's website uses Google Analytics to help us analyze how visitors use and browse our website. The tool uses "cookies" to collect standard Internet log information and visitor behavior information in an anonymous form. The information generated by "cookies" about your use of our website, including the IP address, is transmitted to Google. This information is then used by us to evaluate our visitors' use of our website and to compile reports regarding activity on our website.

We will never use the statistical analytics tool to track or to collect any Personally Identifiable Information (PII) of visitors to our site. Google will not associate your IP address with any other data held by Google. CFSB or Google will never look to link an IP address with the identity of a computer user. CFSB will not associate any data gathered from our site with any PII from any source.

To opt-out of Google Analytics, which prevents Google Analytics from collecting information about your visits to our website or any other website you visit, please visit <https://tools.google.com/dlpage/gaoptout>.

For all other details, please go to Google's Privacy Policy.

Cookies

To provide better service and a more effective website, we use "cookies" as part of our interaction



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with your browser. A cookie is a small text file placed on your hard drive by our webpage server.

These

cookies do not collect personally identifiable information, and we do not combine information collected through cookies with other personal information to determine who you are or your e-mail address.

Cookies are commonly used on websites and do not harm your system. We use cookies to determine if you have previously visited our website and for administration purposes. You can prevent cookies from

being placed on your computer by selecting the "Preferences" in your computer's browser and deleting your browsing history. If your cookies are disabled, some services may not function properly.

Web Beacons

We use web beacons (invisible images often referred to as pixel tags or clear GIFs) on our sites in order to recognize users, assess traffic patterns, identify preferred content, and measure site engagement. We

may also include web beacons in our email messages, including newsletters, in order to count how many email messages have been opened.

Third Party Links

We provide links to third party sites as a convenience to our clients. If you follow links to sites not owned or controlled by CFSB, you should review their privacy and security policies and other terms and conditions, as they may be different from those of our sites. CFSB does not guarantee and is not responsible for the privacy or security of these sites, including the accuracy, completeness, or reliability of their information.

Social Media Sites

CFSB participates in social media platforms including, but not limited to, Facebook®, Twitter®, YouTube® and LinkedIn® that enable online sharing and collaboration among users who have registered to use them. We cannot be responsible for views expressed by others. Our social media pages are public, which means that anyone can see your posts and your comments may show up in

search engines. We encourage you to never post personal identifying or confidential information.

Children's Privacy

CFSB does not knowingly collect, maintain, or use personal information from its sites about children under 13 years of age. If a child under 13 sends personal information online, CFSB will only use that information to respond directly to that child, notify parents, or seek parental consent.

Using and Sharing Information We Collect

We may share your Personal Information with affiliates and third parties in accordance with the

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practices set forth in our Privacy Policy. We do not and will not sell your Personal Information. We may use or share information to enhance your experience on our sites, to help deliver our ads on your web browser, and to measure advertising campaign effectiveness. We may also share your information as required to meet legal and regulatory obligations.

Delivering products and services to you including:

Recognizing you when you return to our website or mobile apps, including remembering your login user

ID; Verifying your identity; Processing applications and transactions; Providing you with updates on your accounts, products and services; Using the Geo location of your mobile device(s) for location-based services; Using contacts shared on your mobile device to add new individuals to money transfer services through our mobile apps at your direction (your contacts are not stored in the app); Using photos stored on your mobile device to do the following via our mobile apps at your direction: 1. Deposit a check (check images are not stored in the app); and 2. Auto fill information on your driver's license to open a new account; To provide advertisements and marketing offers and measure the effectiveness of our advertisements and content; For fraud detection and prevention and security purposes.

Updating Your Personal Information

The accuracy of your account information is very important. If you notice that your information is incomplete, inaccurate or is out of date, please contact us at 1-888-226-5669 or visit a Banking Center. You can review and make changes to certain personal information on our Digital Banking sites.

Notice to Persons Accessing this Site Outside the United States

If you reside outside of the United States, any information you provide to us on the Site will be transferred out of your country and into the United States. If you do not want personally identifiable information to leave your country, do not provide the information to us. By providing personally identifiable information to us, you explicitly consent to the transfer of your information to the United States.

Updates

CFSB may occasionally update this Online Privacy Notice. Please review it periodically. If we make changes to the Online Privacy Notice, we will revise the "Last Updated" date at the top of this Notice. Any changes to this Notice will become effective when we post the revised Notice on the site. Your use of the site following these changes means that you accept the revised Notice.