



The CITIZENS STATE BANK OF CORTEZ

FACTS	WHAT DOES THE CITIZENS STATE BANK OF CORTEZ 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and account balances ▪ payment history and transaction or loss history ▪ overdraft history and income <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 Citizens State Bank of Cortez chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does The Citizens State Bank of Cortez share?	Can you limit this sharing?
For our everyday business purpose -- 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	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes -- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share
Questions?	Call toll-free 877-539-4838 or email us at privacy@cobnks.com .	

Who we are	
Who is providing this notice?	The Citizens State Bank of Cortez, Community Bankshares, Inc.

What we do	
How does The Citizens State Bank of Cortez 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 file and buildings.
How does The Citizens State Bank of Cortez collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ use your credit or debit card or make deposits or withdrawals from your account ▪ give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include Community Bankshares, Inc., Community Banks of Colorado, Community Banks of Northern California, The Citizen's State Bank of Cortez; Banker's Mortgage Corporation, CB Holdings, Inc. and CBC Financial Bank.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ <i>The Citizens State Bank of Cortez does not share with non-affiliates so they can market you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>The Citizens State Bank of Cortez does not jointly market.</i>