



Community Bank Group

STATEMENT OF PRIVACY

Our most important asset is our clients' trust. Keeping client information secure and using it only as our clients would want us to is our top priority. Our clients furnish sensitive information to our bank and affiliates in the course of daily business, and our organization is committed to treating such information responsibly. We know that our clients expect privacy and security for their personal and financial affairs. In that spirit, we disclose to you our privacy policies and the measures we take to keep your information secure.

TYPES OF INFORMATION WE COLLECT

The type of non-public personal information we may collect comes to us from a variety of sources, including:

- Information you provide directly to us on applications or otherwise such as Social Security number, assets and income.
- Information related to your transactions with our bank or with others such as account balance, payment history and credit card usage.
- Information we receive from third parties such as consumer reporting agencies.

We limit the collection and use of information about our clients to that which is necessary to administer our business, provide superior service and offer opportunities that we think will be of interest to our clients, so long as such use is not precluded by federal regulations.

TYPES OF INFORMATION WE DISCLOSE

Outside or Joint Marketing

We may disclose the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. These companies may be financial service providers such as investment advisors and insurance companies. We carefully select these companies and contractually require them to adhere to our strict standards of information security and confidentiality.

Non-affiliated Third Parties

We will not provide your personal information to non-affiliated companies for the purpose of their independent telemarketing or

direct mail marketing of any non-financial products or services. In accordance with standard banking industry practice and the Fair Credit Reporting Act, we share client information with reputable information reporting agencies. We will also provide information to third party providers necessary to conduct transactions. In addition, we will disclose information as permitted or required by a variety of federal and state laws, such as in response to a subpoena.

Affiliates

We are permitted under law to share information about our experiences or transactions with you or your account (such as your account balance and your payment history with us) with companies that are part of the Merchants & Manufacturers Bancorporation (MMBC) family of companies (“affiliates”). Sharing this information enables us to process your request for services faster and makes it possible for us to provide you with promotional offers, quality assistance and convenience for a variety of products and services.

DISCLOSING INFORMATION ABOUT FORMER CLIENTS

If you decide to close your account(s) or become an inactive client, we will continue to follow the privacy policies and practices as described in this notice as they relate to you.

SAFEGUARDING CLIENT INFORMATION

Our employees are committed to ensure that your personal information is protected. We will maintain a security program which includes specific security standards and procedures to prevent unauthorized and unnecessary access to your information. Our employees are instructed to follow procedures which require that client information is private and privileged and is to be used solely for the purpose of providing you with the finest service available.

We have established procedures to ensure that your financial information is accurate, current and complete, in keeping with reasonable commercial standards. We also pledge to respond to requests to correct inaccurate information in a timely manner.

All employees have a copy of this policy and are trained regarding the importance of safeguarding client information.

Community Bank Group
Community Financial Group Mortgage
Community Financial Services
KCW & Associates
Lincoln Neighborhood Redevelopment Corporation

