

Safeguarding Customer Information

CFSB respects your privacy and is committed to safeguarding it through our Online Privacy Notice (“notice”). This notice applies to your interactions with Community Federal Savings Bank (hereinafter “CFSB” or the “Bank”). This Notice will explain how the Bank collects, shares, uses and protects your personal information at any online or mobile site or application (“App”) that we own and control (“Site”), unless a different online and/or mobile privacy notice is posted, or is made available and by its terms supersedes this Notice. Other privacy disclosures may apply in addition to this one; for example, the Privacy Notice applies to our U.S. customers, or any additional privacy policy in connection with your use of a specific product or relationship you may have with one of our partners and/or customers.

Cookies: Cookies are pieces of data stored on your device. Browser cookies are assigned by a web server to the browser on your device. When you return to a site you have visited before, your browser gives this data back to the server. Apps may also use cookies. When you visit our website, we may also collect information about you such as the type of device and browser you are using, the IP address of your device, information about the device’s operating system and additional information associated with your device. We may also collect information through cookies, tags, and other technologies.

FACTS	WHAT DOES COMMUNITY FEDERAL 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: <ul style="list-style-type: none"> ● Social Security Number and Income ● Account Balances and Credit History ● Credit Scores & Employment Information
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 Community Federal Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Federal Savings Bank share?	Can you limit this sharing?
For our everyday business purposes: such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to 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	Yes	NO
For our affiliates’ everyday business purposes: information about your transactions and experiences.	NO	We Don’t Share
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 our non-affiliates to market to you	NO	We Don’t Share

Who We Are

Who is providing this notice?	Community Federal Savings Bank (CFSB)
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What We Do

How does Community Federal 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.
How does Community Federal Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> – open an account, apply for a loan or give us your income information – provide employment information or show your drivers' license – give us your contact information <p>We also collect your personal information from others such as credit bureaus 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.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Community Federal Savings Bank has no affiliates.</p>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> – Non-affiliates we share with can include mortgage companies, insurance companies, and service providers. – Community Federal 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.

Other Important Information

For Nevada Residents Only	Nevada Revised Statutes Chapter 603A governs the collection of personally identifiable information for consumers. CFSB is a financial institution subject to the Gramm-Leach Bliley Act therefore the Nevada privacy law does not apply.
California	Under California law, we will not share information we collect about you with companies outside of Bank of America, unless the law allows. We may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

Vermont	Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. We may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.
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