

PROTECTING YOUR PRIVACY

PRIVACY POLICIES AND PRACTICES AT COMMERCE STATE BANK

HISTORY

At Commerce State Bank our mission is to serve our customers and provide them with financial services and financial solutions. Our most important asset is our clients' trust. The Directors, management and staff of Commerce State Bank know how important personal privacy is to you. Commerce State Bank is committed to treating personal customer and consumer information responsibly.

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

All employees have a copy of this notice and are trained annually regarding the importance of safeguarding all customer information.

PROTECTING YOUR PRIVACY

Please read on to learn more about the ways in which we are working to protect your privacy. We recognize the value and trust you have placed in us. Commerce State Bank continues to serve you with integrity and respect. Keeping your information confidential and secure is an important part of our responsibility to you.

NOTICE REGARDING THE PRIVACY OF YOUR FINANCIAL INFORMATION

This notice describes how we collect, maintain and disclose customer information. This notice may be amended from time to time at our discretion. We will keep you informed of any applicable changes as required by law. When we use the words “**you**” and “**your**” we mean the following types of **customers**: Individuals who apply for or use products and services primarily for personal, family or household purposes that are provided through us, or have done so in the past. This includes all of our customers who have a continuing relationship with us such as: deposit and loan accounts, self-directed IRAs. We will tell you the sources for nonpublic personal information that we collect on our customers. We will also tell you what measures we take to secure that information. First we need to define some terms.

We, our, and us means Commerce State Bank

Nonpublic Personal Information means information about you that we collect in connection with providing a financial product or service to you.

Nonpublic Personal Information does not include information that is available from public sources, such as telephone directories or government records.

Affiliate includes companies related to Commerce State Bank through common control or ownership.

Nonaffiliated third party includes third parties that we do not employ or a company that is not an affiliate of ours but with whom we may have a special arrangement or joint marketing agreement.

THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, assets and income.
- Information about your transactions with us, or others, and information to verify representations made by you such as account balance, payment history, parties to transactions, and credit usage.
- Information about your transactions with nonaffiliated third parties, including credit bureaus, such as your creditworthiness, credit score and payment history.
- Information we obtain regarding your employment, credit or other relationships, such as employment history.
- Information from a consumer-reporting agency.
- Information submitted by you for insurance applications or claims, such as medical information, that is used exclusively for the specific purposes you have authorized.

INFORMATION ABOUT FORMER CUSTOMERS

We do not disclose information about former customers, except as permitted by law.

MAINTAINING ACCURATE CUSTOMER INFORMATION

We are committed to keeping your nonpublic information accurate. If you believe our records are outdated or incorrect, please contact us at:

1700 Silverbrook Drive, West Bend, WI 53095, Phone: (262) 247-2800. We will investigate the situation and make any necessary updates as quickly as possible.

WEB SITE

Collection of information on our Web site(s) may include data such as pages visited, downloads, other Web sites from which visitors arrive, and the types of operating systems and browsers used. We collect this information to personalize the information displayed and to enhance the performance of the site. Commerce State Bank may also offer online planning tools, such as calculators, to help you evaluate your personal finances or decide whether a product offered by Commerce State Bank is right for you. Information obtained through online planning tools, or online payments and transfers, may be used in connection with the transaction you initiate. The information you request from our Web Site about your accounts can only be accessed with your Customer Access Code. It is **your responsibility to keep your customer access code confidential**. Messages you send to us by e-mail are subject to viewing, alteration, and copying by potentially anyone on the Internet. **We encourage you to send confidential correspondence through either the Postal Service or by using the telephone to speak directly to our employees.** We use security measures such as data encryption, secure layered technology and multi-factor authentication. When you use a link from our web site to go to a non-Commerce State Bank site, our privacy policies and Internet security measures no longer apply.

ACCESS TO ACCOUNTS

If you believe someone has accessed your accounts without authorization, or if someone has discovered your personal identification number (PIN), Personal Security Code, user name or password (“Codes”), please notify us at: **(262) 247-2800** as soon as possible. Please assist us in this effort by protecting your Codes and account numbers. These numbers are for your personal use and should be kept confidential. Our employees and associates will never contact you for your codes or any other personal identification numbers.

NEGATIVE INFORMATION

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CREDIT BUREAUS

If you would like to have your name removed from prescreened credit mailing lists obtained from the main consumer credit reporting agencies: TransUnion, Experian, Equifax, and Innovis call: 1-888-5OPTOUT(888-567-8688)

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

Since we value our customer relationship with you, we will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted or required by law.

We may share nonpublic personal information we collect with: third parties that provide services necessary to effect, administer or enforce a transaction that you request or authorize. Credit bureaus or similar reporting agencies. Law enforcement officers and governmental agencies and courts as required by a subpoena, court order or law, and with others to the extent permitted or required by law.

AUTHORIZED SHARING-JOINT MARKETING

We may disclose information to other financial institutions with which we have joint marketing agreements. This information would include nonpublic personal information we receive from you on an application or other forms, such as name and address and nonpublic personal information about your transactions with us, such as name, address, and types of accounts.

Federal law allows us to disclose the information listed above with other financial institutions with which we have joint marketing agreements. You do not have the right to opt out of the disclosure of this information. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

Questions regarding this Privacy Disclosure Notice should be directed to our Financial Privacy Coordinator at (262) 247-2800.