

FACTS		
WHAT DOES CHELSEA STATE 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?	<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 income • Account balances and payment history • Transaction history and credit history <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 Chelsea State Bank chooses to share; and whether you can limit this sharing.	
Reason we can share your personal information		Does Chelsea State Bank share?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		YES
For our marketing purposes— to offer our products and services to you		YES
For joint marketing with other financial companies		YES
For our affiliates' everyday business purposes— information about your transactions and experiences		NO
For our affiliates' everyday business purposes— information about your creditworthiness		NO
For nonaffiliates to market to you		NO
Questions?		Call (734) 475-1355 or go to www.chelseastate.bank

Who we are

Who is providing this notice?	Chelsea State Bank
-------------------------------	--------------------

What we do

How does Chelsea State 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 Chelsea State Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your debit card or perform a transaction with us and others We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Chelsea State Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Chelsea State Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include other financial service and insurance companies.</i>

Other important information

From time to time, we may change the policies and procedures provided in this Privacy Statement, due to changes in the law, or changes in our operations, and we will notify you of these changes as required by law.