



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? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Transaction history and credit history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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?	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 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 nonaffiliates to market to you	NO	We don't share

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.



Website Privacy Policy

Effective 2/01/2023

You should know how we collect, protect, use, and share your information. This Privacy Policy applies when you visit or use this website, receive our emails, interact with our advertisements on third-party websites, or use any other online services we offer that link to or reference this policy (collectively, our “Online Services”), and should be read in conjunction with our [Terms of Use] as well as any other policies or disclaimers that apply to the service or application you are accessing (collectively, the “Policies”).

1. Information We Collect

Personal Information

When you visit or use our Online Services, we may collect personal information from or about you. Personal information means personally identifiable information such as your name, email address, mailing address, telephone number(s), account numbers, user name, and password. For example, we may collect this information when you are banking online or applying for a new program or account.

Other Information

We may also collect certain information that does not reveal your specific identity or does not directly relate to any individual. This may include information you provide such as your date of birth or household income, or aggregated and de-identified data. We may also collect certain information about your use of our Online Services. For instance, we may collect the IP address of the device you use to connect to the Online Services, information about the site you came from, and information about the parts of our Online Services you access. We and companies we work with may also use cookies, web beacons, and other technologies to collect and store information about your visit to, or use of, our Online Services (for more information on these technologies, see Cookies and Other Tracking Technologies below). In addition, we may associate usage and other information we collect from you with personal information we have about you.

We measure visitors to our website using Google Analytics. This records what pages you view within our site, how you arrived at our site and some basic information about your computer. All of that information is anonymous — so we don’t know who you are; just that somebody visited our site.

The information we collect from analytics helps us understand what parts of our sites are doing well, how people arrive at our site and so on. Like most websites, we use this information to make our website better. You can learn more about Google Analytics or opt out if you wish.



2. How We Use the Information

We use the information we collect from you to provide services, manage our business, offer an enhanced, personalized experience with our Online Services, among other services, products and use. The information allows us to (among other things):

- Process applications and transactions;
- Respond to your requests and other communications;
- Verify your identity;
- Prevent fraud and enhance the security of your account;
- Recognize you when you return to our Online Services;
- Deliver advertising to you directly or on third party websites;
- Perform analytics concerning your use of our Online Services, including your responses to our emails and the pages and advertisements you view;
- Evaluate and improve our business; and
- Comply with and enforce our policies, applicable legal requirements, industry standards, and contractual obligations.

Please see our Consumer Privacy Policy Notice for information on how personal information may be shared and how you may limit certain types of sharing.

3. Security

No method of sending information over the Internet or any method of electronic storage, is completely secure. As such, we cannot and do not guarantee the security of your information. You are solely responsible for the privacy policy and security of any information you share with us using our Online Services. We recommend that you do not use unsecure channels to communicate sensitive or confidential information (such as your Social Security number) to us.

We attempt to make our Online Services as secure as possible, so we use industry standard (or better) security measures to protect the sensitive information under our control. This includes limiting access to data and using a variety of information security measures, including encryption technology, such as Transport Layer Security (TLS), to protect your personal sensitive information.

4. Linking to Third-Party Websites

We may provide links to websites that are owned or operated by other companies (“third-party websites”). When you use a link to visit a third-party website, you will be subject to that website’s privacy policy and security practices, which may differ from ours. You should familiarize yourself with the privacy policy, terms of use, security practices, and other policies of the linked third-party website before providing any information on that website.



Some 3rd parties like Facebook and Twitter may know you visited this website, if you use their services. We cannot control their use but we do not believe this knowledge poses any threat to you.

We never share your data with 3rd parties except to help us deliver our own services.

5. Cookies and Other Tracking Technologies

We and the companies we work with use technologies such as cookies, web beacons, and local shared objects to collect and store information about your visit to, or use of, our Online Services.

Cookies

Cookies are small amounts of data sent from a website and stored in a visitor's web browser. Cookies allow us to collect information such as browser type, time spent on our website, pages visited, and your relationship with us. We and companies we work with may use the information for security purposes, to facilitate navigation, to recognize your device to allow your use of our Online Services, to display information more effectively, and to personalize your experience with our Online Services. We may collect statistical information about use of our Online Services in order to improve design and functionality, monitor responses to our advertising and marketing, understand how our Online Services are used and resolve questions regarding our Online Services. We may also use cookies for advertising purposes.

Most web browsers allow you to adjust your browser settings to decline or delete cookies, but doing so may degrade your experience with our Online Services. If you decline to accept cookies, we will not be able to recognize your device and you will need to answer a challenge question each time you log on. We may not be able to send you advertising or offers that are relevant to your interests and needs.

Web Beacons

Web beacons are objects embedded in a website or an email or other message that are typically invisible and allow confirmation that a user has accessed content. We and companies we work with may use web beacons or similar technologies to help recognize users of our Online Services, measure the effectiveness of our communications and for marketing campaigns, to compile statistics about usage and response rates, to personalize your experience with our Online Services, for fraud detection and prevention, for advertising, and to assist with answering questions regarding the use of our Online Services.

6. Use of SMS/Text Messaging

If you use any SMS/text messaging services or otherwise permit us to communicate with you via SMS/text, we may collect your mobile phone number, your carrier's name, and the date, time, and content of your messages, and other information that you may provide through your mobile device ("Data"). We may use the Data to open, administer, and maintain your account. This included



contacting you regarding your account(s). We may store your information on our systems or those operate by a vendor on our behalf.

7. Use of Biometric Technologies

We may collect, share, and store your biometric information and biometric identifiers (“Biometric Information”). This may include a request to access data located on the device used to access digital banking, including but not limited to, biometric, camera, contacts, and location data. We may collect and share Biometric Information from you in order to assist us with validating and authenticating your identity. You will have the option to provide certain Biometric Information using our proprietary systems or through protocols provided by our third party vendors. You will be prompted to allow access to Biometric Information. If you do not allow access, certain features on online and mobile banking may not be fully functional.

We only share Biometric Information with our third party vendors to the extent necessary to enable us to provide you with our services.

8. Online Advertising

We advertise online, both with our Online Services and on third-party websites. We may collect information using cookies, IP addresses, and the other tracking technologies described in Cookies and Other Tracking Technologies above to understand how our advertising is performing, present tailored advertisements to you including prescreened offers of credit and determine whether you might be interested in new products or services. The information we collect may include, for example, the number of page visits, pages viewed on our website, search engine referrals, browsing activities over time and across other websites following your visit to our website, and responses to our advertisements and promotions.

We may utilize Online Behavioral Advertising (OBA), which refers to the practice of collecting information from a computer or device regarding a visitor’s web browsing activities across unaffiliated websites over time, in order to deliver advertisements that may be of interest to that visitor based on the visitor’s browsing history.

9. Opting Out of Online Behavioral Advertising

If you prefer that we not use OBA to deliver targeted advertising to you, you can opt out of OBA from certain advertisements on third-party websites the following way:

Through the Digital Advertising Alliance’s Self-Regulatory Program for Online Behavioral Advertising. Visit <http://youradchoices.com> and follow the instructions provided there.



10. Protecting Children's Privacy Online

Our Online Services are not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide personal information through our website. We do not knowingly collect information from children under 13 without parental consent. Visit the Federal Trade Commission website for more information about the Children's Online Privacy Protection Act (COPPA).

11. Making Sure Your Information is Accurate

It is very important to keep your account information up to date. If your account information is incomplete, inaccurate or not current, please use the Contact Us option on our website or call or write to us at 734-475-1355 or 1010 S Main St, Chelsea MI 48118.

12. Changes to this Policy

We may change this Policy from time to time. When we do, we will let you know by appropriate means such as by posting the revised Policy on this page, indicating when it was last updated. Any changes to this Policy will become effective when posted unless otherwise indicated.