



FACTS	WHAT DOES COMMUNITY BANK OF THE SOUTH 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 depends 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 *Payment History and Credit History *Account Balances and Credit Scores <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 personal information to run their everyday business. In the sections below, we list the reasons financial companies can share their customer's personal information; the reasons Community Bank of the South chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does the Institution Share?	Can you limit this sharing?
For your everyday business purpose - 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	No	We do not share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share
Questions?	Call 321-452-0420 or visit any of our three offices located at 277 N. Sykes Creek Parkway, Merritt Island, FL 32953; 2321 Highway 524, Cocoa, FL 32926; or, 1902 S. Fiske Boulevard, Rockledge, FL 32955.	



What We Do	
How does Community Bank of the South protect my personal information?	To protect your personal information from unauthorized access & use, we use security measures that comply with federal law. These measures include computer safeguards, secured files & buildings. Community Bank of the South regularly audits and tests our systems to ensure data security. We also educate employees on the importance of confidentiality and restrict as needed, employees access to your non public information.
How does Community Bank of the South collect my personal information?	We collect your personal information, for example, when you *open an account *use your credit or debit card *apply for a loan *make a wire transfer *deposit money *or provide account information *and or give us income information. *We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal Law gives you the right to limit only *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 can be financial and nonfinancial companies. Community Bank of the South has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Community Bank of the South does not share with nonaffiliates so they can market you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Community Bank of the South does not jointly market.
Other Important Information	