

FACTS WHAT DOES CENTRAL 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?	<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 • Account balances • Payment history • Credit history • Overdraft history • Wire transfer instructions <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 reason financial companies can share their customers' personal information; the reasons Central Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Central 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 report to credit bureaus.	Yes	No
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
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 toll-free 1-800-562-4880 or go to www.centralsavingsbank.com

What We Do	
How does Central 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 building. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom <u>access is appropriate</u> .
How does Central 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 • Make deposits or withdrawals from your account • Give us your income information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Central Savings Bank does not share with our affiliates.</i>
Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Central Savings Bank does not share with non-affiliates 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>Central Savings Bank does not jointly market.</i>

Other Important Information
Michigan does not have additional right to limit sharing.

**CENTRAL SAVINGS BANK
VISA CORPORATE CARD APPLICATION**

Company Profile

Name of Company: _____ Phone Number: (____) _____

Company Address: _____ City: _____

State: _____ Zip: _____ Tax ID#: _____

Nature of Business: _____ # of Employees: _____ Year Est: _____

Organized as: _____ Corporation _____ Partnership _____ Sole Proprietorship _____ Other (please specify) _____

Company Name to Emboss on Cards: _____

Please print --(maximum length of 24 characters including spaces)

References

Name of Financial Institution: _____

Address: _____ City: _____ State: _____ Zip: _____

Types of Accounts: _____ Checking _____ Savings _____ Loan _____ Other (please specify) _____

Two Business or Trades References:

_____ Telephone: (____) _____

_____ Telephone: (____) _____

Card Holder Account Information

Account Credit Limit: _____

Card Holder Name: _____ Title: _____

SS#: _____ DL#: _____ Individual Card Limit: _____

Card Holder Name: _____ Title: _____

SS#: _____ DL#: _____ Individual Card Limit: _____

Card Holder Name: _____ Title: _____

SS#: _____ DL#: _____ Individual Card Limit: _____

Card Holder Name: _____ Title: _____

SS#: _____ DL#: _____ Individual Card Limit: _____

(if additional card holders, please attached an additional sheet)

Signatures

Company represents that this information is true and complete, and authorizes the creditor to verify the information and obtain additional information concerning Company's credit standing, and to furnish such credit information to others. Company agrees to be bound by and obligated according to the creditor's regulations received with the card(s).

Authorized Signer(s): _____ Pres/Chm _____ VP _____ Treas _____ Owner _____ Partner

(must be one of the following)

Print Name(s) as Signed Below: _____

Signature(s) of Authorized Signer(s) for the Company: _____

Date

Date

**Please submit a financial statement and appropriate resolution or authorization with this application

For Internal Use Only

Approved by: _____ Amount Approved: _____ Date: _____

Comments: _____
