

Take advantage of the
**EXCEPTIONAL BENEFITS, EXTRA CONVENIENCES
AND OUTSTANDING SERVICES AVAILABLE TO YOU**
and you will agree **THIS IS THE CARD OF CHOICE.**

**CARD PROTECTION
SERVICES**

For your convenience, a full range of the most desired card services are now available to you in one optional package. These services include credit card registration, instant notification of card loss, protection against fraudulent charges, \$1000 emergency cash, change of address service, 24-hour toll-free customer service, and Hertz and National Car Rental discounts. You may enroll when you receive your new cards.

**\$200,000
TRAVEL ACCIDENT
INSURANCES**

Whenever you charge your travel fares on a common carrier (train, plane, bus, or ship) to your VISA® Classic card, you, your spouse and eligible dependent children are each automatically covered by up to \$200,000 Accidental Death and Dismemberment Insurance. You do not have to apply for this coverage, and there are no additional forms to be completed.

**EXTENDED
PAYMENTS**

You may pay your balance in full each month or extend your payments over a period of time, simply by making your minimum monthly payment. The choice is yours.

**CASH AVAILABILITY
& ATM ACCESS**

You can get cash from more than 330,000 banking offices, and from select automated teller machines (ATMs). Simply check your financial institution for information on the terminals you can access with your card.

**CHANGES
IN YOUR INFORMATION**

Please provide Central Savings Bank with any changes in your information since it was submitted, by contacting our closest office or by writing to:
**Central Savings Bank
P.O. Box 339
Sault Ste. Marie, MI 49783**
or by calling **1-800-562-4880**

BUSINESS REPLY MAIL
First-Class Mail Permit No. 177 Sault Ste Marie MI
CENTRAL SAVINGS BANK
P.O. Box 339
Sault Ste. Marie, Michigan 49783-9975
POSTAGE WILL BE PAID BY



**NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES**

TAKE CHARGE



with a
CSB VISA



P.O. Box 339
Sault Ste. Marie, MI 49783
906-635-6250

www.centralsavingsbank.com



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 reasons 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

| | |
|--|---|
| <p>How does Central Savings Bank protect my personal information?</p> | <p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p> |
| <p>How does Central Savings Bank collect my personal information?</p> | <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> |
| <p>Why can't I limit all sharing?</p> | <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

| | |
|-------------------------------|--|
| <p>Affiliates</p> | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Central Savings Bank does not share with our affiliates.</i> |
| <p>Nonaffiliates</p> | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Central Savings Bank does not share with nonaffiliates so they can market to you.</i> |
| <p>Joint Marketing</p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ <i>Central Savings Bank doesn't jointly market.</i> |

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

INTEREST RATE AND INTEREST CHARGES

| | |
|--|--|
| Annual Percentage Rate(APR) for Purchases | 14.50% |
| APR for Cash Advances | 14.50% |
| Paying Interest | We will not charge you any interest on purchases if you pay your entire balance by the due date each month. |
| For Credit Card Tips from the Consumer Financial Protection Bureau | To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore |

FEEES

| | |
|---|--|
| Annual Fees | None |
| Transaction Fees • Cash Advance Fee • Foreign Transaction Fee | \$10.00 for each cash advance obtained by use of Holder's card. If you conduct a transaction with your card in a country outside of the US, Puerto Rico, or the US Virgin Islands there will be a transaction fee of 1% of the transaction amount that will appear on your monthly statement. |
| Penalty Fees • Late Fee | \$25.00. Late fee will be assessed if any minimum payment is not paid in full on or before the due date shown on the monthly statement issued immediately after the monthly statement on which the unpaid minimum payment first appears. |

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)".