

ONLINE PRIVACY STATEMENT

Effective July 2026

This Online Privacy Statement applies to your use of the Citizens State Bank (also “we”, “us”, or “our” in the statement) website and our mobile device applications (“Website”), regardless of whether you are using a desktop computer, laptop, smartphone, or other electronic devices.

Citizens State Bank has created this Privacy Statement to demonstrate our firm commitment to online privacy. If you are a Citizens State Bank customer, you should also review our [Privacy Policy](#), which more broadly governs our handling of your personal information.

What Information Do We Collect Online?

The information we collect depends on what actions you take on our website. This information can include:

- **Basic Contact Information** – Information you provide when you submit a message via our online Contact Us form. This may include personally identifiable information (PII), such as your name, phone number, and email address.
- **Non-Personally Identifiable Information.** When you access and use our website, we automatically record information concerning the device you are using and your activity on the Website. This may include your device’s Internet Protocol (“IP”) address, your browser type, the types of information you search for and view on our website, locale preferences, location, identification numbers associated with your device, and your mobile carrier. If you arrived at our website by clicking on an advertisement or search result on another website, we also take note of the web page you visited before you came to our Website.
- **Other Information.** When using the Citizens State Bank online banking platform, regardless of your use on your desktop, mobile application, or other electronic devices, you may choose to associate other information with your online banking platform. An example of this information may be contact information accessed from your personal contact list on the device being used when using a service available through our platform, such as Zelle®. In these instances, your contact list is not stored on our mobile application, however, we may use the information you provide us with access to as outlined in the next section.
- **Cookies.** A “cookie” is a small data file that is transferred to your device. We use cookies to collect information in order to study, enhance and improve the use and capabilities of the website. We also use cookies to enable certain features of our website to preserve your

preferences and customize your experience when you visit and return to our website. In addition, we and third parties acting on our behalf also use cookies to perform certain online advertising and analytics functions.

How Do We Use This Information

We use your information for our everyday business purposes: to verify your identity, provide you with quality customer service, evaluate your request for products and services, and improve our service offerings through market research. We may also be obligated by law to retain certain communications and other information concerning you. In addition, we may retain and use communications, transaction details, and identifying information (such as IP addresses) in order to maintain audit trails for security and anti-fraud purposes.

Citizens State Bank does not share information concerning you with unaffiliated third parties for their marketing purposes. However, we may use some of the information that we collect concerning you in order to execute our own marketing programs, either directly or through a third-party service, concerning Citizens State Bank products and services that may be of interest to you and to evaluate the effectiveness of these programs.

Online Tracking and Advertising

We use services offered by third parties (ex. Google, ShareThis, and embedded content providers) for specific purposes - essential operation, analytics, advertising, and functionality. However, we do not permit third parties to collect information from our website for the use of other websites or for their own purposes, except on a limited basis in connection with our own analytics and advertising, as described above. You can withdraw consent anytime via Manage preferences or Cookie Settings.

External Third-Party Links

We may provide web links to third-party websites unaffiliated with Citizens State Bank as a service to you via our website or social media profiles, including Facebook, LinkedIn, Twitter, and Instagram. If you follow these links, you should review their privacy and security policies, as they may differ from those on our website. We do not guarantee and are not responsible for the privacy or security of these websites, including the accuracy, completeness, or reliability of their information.

Security

Citizens State Bank is committed to maintaining the security of your information. When you send information to us via our website, we use TLS (Transport Layer Security) or SSL (Secure Socket Layer) protocols to secure the transmission of information. Once we receive information, we store and protect it using industry-standard firewalls and other technology. Please remember, though, that no method of electronic transmission or storage is 100% secure.

Privacy of Children

Our website is not intended for use by children under the age of 13. Citizens State Bank does not collect online information from children, distribute PII regarding children to third parties without parental consent, give children the ability to publicly post or otherwise distribute PII without parental consent, or encourage children to divulge more information than necessary by the

prospect of a prize. If a child submits information via the Contact Us section of our website without parental consent, their submitted information will only be used to respond directly to the question and not for any other purposes.

Privacy Statement Changes

We reserve the right to modify this Privacy Statement at any time without notice, so please review it frequently. If we make changes, we will post these changes on this website, and the changes will be deemed effective immediately upon the date of such posting. The most current version of the Privacy Policy will always appear on this website, and the most recent version shall supersede any and all other versions of this Policy. Continued use of the Services following the posting of these changes or modifications will constitute acceptance of such changes or modifications.

Your Rights (Opt-Out)

You can disable cookies and flash objects via your online browser settings. (Note that some functionality of our website may be impaired if these are disabled.) You can delete or close your account by contacting a banking center.

You cannot opt out of the collection of non-personally identifiable information as described above, as this is collected in bulk for the purposes of market research, fraud protection, and to comply with legal requirements. Note that you can browse our website anonymously without providing any personally identifiable information (PII). PII is only collected and stored for the purposes described above when you submit it.

Contact Us

If you have any questions regarding this Privacy Statement, please contact us at:

Citizens State Bank

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Woodville, TX 75979

Client Services: 877.621.7658

Fax: 409.283.7168

Email: clientservices@csbtexas.com

