Internet Security

We strive to provide our customers with the highest level of customer service possible. Our Privacy Policy explains how we protect the privacy of your customer information and manage it carefully to provide financial products and services to you. Due to the unique nature of the Internet, there is some additional information you may wish to know when you visit www.citizenscommunitybank.net. This section describes the Internet specific privacy practices governing www.citizenscommunitybank.net and supplements our Privacy Policy.

Sharing Information with Third Parties

We do not disclose nonpublic personal information to third parties.

Security Features

Citizens Community Bank has implemented technology to ensure that any sensitive personal information you provide us or any account information you receive on line at the Bank's website is done in a safe and secure manner. Additionally, we have implemented procedures to ensure that only authorized employees of Citizens Community Bank may view the information that you share with us. This is accomplished by limiting access to that information to only those employees having a legitimate business purpose for viewing or responding to your information or inquiries.

Email Security

Email is a very good way to communicate with Citizens Community Bank regarding your accounts. However, your email is actually sent over the public Internet via your own software and, as a result, is not secure. Because of this, you should never include personal, confidential information, such as account numbers, social security numbers and balance information when you email us. Any communications of this nature should be done in person, by mail, or by telephone.

We may retain your email address to facilitate communications, provide you with information regarding services, and better serve you. We will never ask you to update your information through email or through a web link provided by email. No information should ever be sent over the Internet except through secured channels (such as logged into our Internet Banking website). The contents of your messages to Citizens Community Bank will be retained for quality assurance and to meet regulatory and legal requirements. We do not sell or share your email address with third parties to use or to independently market you for their products.

Be aware of email fraud scams, often referred to as "phishing," "spoofing," or "pharming." These scams involve a scam artist sending you an email request that appears to be from a business with whom you might normally deal – for example a bank. The email may contain copied logos and advertising pictures and materials that make it appear realistic. The email may instruct you to "update" or "validate" your information including account information, social security number, passwords and other sensitive information via email, or by directing you to a phony website that looks like the legitimate company. These emails may even say information must be updated for security measures to prevent identity theft. If you comply with the email instructions, you unknowingly provide this information to a thief. Citizens Community Bank will not send you email requesting confidential information. Should you receive a suspicious message that appears as if it may be coming from Citizens Community Bank, please contact our nearest office.

Linking to Websites

Links to third-party sites are provided for your convenience and do not constitute an endorsement by the Bank. Such sites are not within our control and may not follow the same privacy, security, accuracy, or accessibility standards as ours. Citizens Community Bank is not responsible for the products or services offered by, or the practices, content or availability of third-party sites, their partners, or advertisers. We encourage you to review the privacy policies of third parties before providing information on their sites.

Security is Everyone's Responsibility

We take the safeguarding of your information seriously. We believe keeping information about you safe and secure is every employee's responsibility. We encourage you, the customer, to also take steps in protecting information about you. Most identity theft computer related scams collect the data from individual home PCs, since they are usually not as secure as a bank or other business computer system. The following are some ways you can protect yourself and your accounts:

- Consider using a personal firewall to prevent hackers from invading your personal computer, especially if you are using DSL or cable modem to access the Internet.
- Keep your Microsoft Security Patches updated on your PC.
- Install virus and Spyware protection software and scan all downloaded software, as well as all diskettes and CD-ROMs before use. Also, delete emails with attachments from unknown sources.
- Never share access codes with anyone. Remember, a bank representative will never ask you for your PIN. Always log off a website when you have completed your transactions, to prevent further access to your account.

If you have questions regarding these items, you should contact your computer technical support company.

Virus Protection

Citizens Community Bank is not responsible for any electronic virus or viruses that you may encounter. We encourage our customers to routinely scan their PC, diskettes, and CD-ROMs using a reliable virus product to detect and remove any viruses. Virus protection software must be updated regularly. Undetected or unrepaired viruses corrupt and destroy your programs, files, and even your hardware. Additionally, you may unintentionally transmit the virus to other computers.

Cookies

A cookie is a very small text file sent by a web server (the bank's server) and stored on a browser (a user's computer). Cookies cannot "read" information about you from your hard drive or be used to "steal" information about you. Cookies don't carry viruses, and cookies are not programs that can perform functions on your computer. Cookies provide the web server with general information gathered in the public area of our website. When a user's computer requests pages from the web server the information in the cookie may be sent back to the web server. We may use this information to determine which parts of our web site are most useful and popular and how we can improve service to our customers. Cookies can only be read by the server that has sent the cookie to the browser. Although customers can disallow cookies, certain services provided by the Bank may require cookies for effective delivery. If a customer does allow cookies, Citizens Community Bank

will at all times treat the information supplied through cookies with the same security and privacy protection as any other customer information it may receive.

Summary

Regardless of the efforts, the relative infancy of the Internet as a broad-based communication medium when combined with the "open" nature of the Internet make it impossible to guarantee absolute confidentiality in all circumstances. However, Citizens Community Bank continues to monitor and review security procedures to protect customer information. These measures are updated as practices change and new technology becomes available.

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