

FACTS

WHAT DOES CONSUMERS BANCORP, INC. 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 and income ■ assets and account balances ■ credit history and payment history <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 Consumers Bancorp, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Consumers Bancorp, Inc. 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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800-948-1262—our menu will prompt you through your choice(s) or ■ Visit us online: www.consumersbank.com/privacy or ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 800-948-1262 or go to www.consumersbank.com
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Mail-in Form							
<p>Leave Blank OR</p> <p>If you have a joint account, your choice will apply to everyone on your account.</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share my personal information with affiliates to market their products and services to me.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #444; color: white; padding: 2px;">Name</td> <td style="width: 60%;"></td> </tr> <tr> <td style="background-color: #444; color: white; padding: 2px;">Address</td> <td></td> </tr> <tr> <td style="background-color: #444; color: white; padding: 2px;">City, State, Zip</td> <td></td> </tr> </table>	Name		Address		City, State, Zip	
Name							
Address							
City, State, Zip							
	<p>Mail to:</p> <p>Consumers National Bank-Privacy PO Box 256 Minerva, OH 44657</p>						

Who we are	
Who is providing this notice?	Consumers Bancorp, Inc., Consumers National Bank, CNB Investment Services, CNB Insurance Services
What we do	
How does Consumers Bancorp, Inc. 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 buildings. We restrict access to your personal and account information to those employees who "need to know" that information to provide products or services to you.
How does Consumers Bancorp, Inc. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ use your credit or debit card or pay your bills ■ apply for insurance We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include Consumers Bancorp, Inc., Consumers National Bank, CNB Investment Services, CNB Insurance Services; and financial companies such as banks, insurance agencies, and investment companies.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include companies that assist us with servicing your loan or account with us, to government entities in response to subpoenas, mortgage companies, credit card companies, credit bureaus and other financial institutions.</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>Nonaffiliates we share with can include companies that perform marketing services on our behalf such as credit card companies or to other financial institutions with which we have joint marketing agreements so that we may offer you enhanced products and services.</i>

Other important information	
State Disclosures	In addition to your rights described below and in this notice, you may have other rights under state laws. We will comply with applicable state laws with respect to our information practices. Important information for Ohio residents that apply for or obtain an insurance product for personal, family, or household purposes from a Consumers insurance agency – We may collect personal information from sources other than the persons proposed for insurance coverage (see, for example, the "How does Consumers Bancorp, Inc. collect my personal information?" section in the "What we do" section above). We may also disclose that information, as well as other personal or privileged information subsequently collected, to third parties outside of Consumers without your authorization to the extent disclosure is permitted by law. Ohio law provides a right to review and correct personal information that Consumers collects about you. To receive a more detailed description of our information practices, please write to us at: Consumers National Bank, Ohio Insurance Information Practices, PO Box 256, Minerva, Ohio 44657.

Affiliates Providing this Notice

- Consumers National Bank (deposits, loans, debit cards, and other banking services) • CNB Investment Services (investments)
- CNB Insurance Services (insurance)