

TELEMARKETING AND DO NOT CALL POLICY

Commercial State Bank does not engage in any advertising that involves a telephone solicitation—that is, calling people or businesses to advertise our products. Of course, if you have asked us for information we may call you with the information that you requested. And if you have an account with us, or have applied for an account, we may call you about that account or application. Once the account has been closed for 18 months, or your application is 3 months old, we will not call you.

Since we do not use telephone solicitation (and do not enter into any joint marketing arrangements with any company that does) there is no need to ask us not to call you or to place your name on our Do-Not-Call-List. We do not have a Do-Not-Call-List because we do not make such unsolicited calls, and are therefore not required to have such a list.

If you want additional information, please write our Privacy Officer at Commercial State Bank, P.O. Box 217, Donalsonville, GA 39845 or call 1-229-524-2280.