

CSBS PRIVACY POLICY

1. Introduction

The Conference of State Bank Supervisors, State Regulatory Registry (“SRR”), and CSBS Education Foundation (“CSBSEF”) (collectively, “CSBS”) take the duty to protect personal information seriously. This Privacy Policy (“Policy”) covers CSBS’s practices for collecting and processing personal information about users of CSBS websites or systems, including CSBS.org and the Nationwide Multistate Licensing System (“NMLS” or “System”).¹

2. NMLS Information

CSBS processes personal information within NMLS at the direction of State and Federal Regulatory Agencies (“Agency” or “Agencies”). As agreed to by industry users of NMLS, all data, including personal information, submitted or released to an Agency through NMLS will be considered under that Agency’s control. If data, including personal information, is submitted or released to more than one Agency, then such data will be considered to be under the control of each such Agency.

The personal information in NMLS will be subject to the relevant Terms of Use (see [here](#) for NMLS Industry Terms of Use and [here](#) for NMLS State Agency Terms of Use), any Agency-administered and CSBS policies, and applicable public information laws. Personal information submitted to more than one Agency belongs to each Agency to which it is submitted and is subject to each Agency’s applicable privacy laws. CSBS may modify or delete such data, which may require the consent of relevant Agency or Agencies.

3. Information CSBS Collects Directly from You

If you interact with CSBS, including creating an account on CSBS.org, CSBS may collect information from you, including but not limited to the following:

- Personal information, including contact information, such as your name, address, email address, and telephone number; and
- Data you enter into NMLS (see Section 2 above).

4. Information CSBS Collects Automatically

CSBS collects and uses the non-personal information listed below to help ensure our websites and services work correctly, support our analytics efforts, and acknowledge consent:

- **Device Information:** Your Internet Protocol (IP) address or the proxy address of your Internet Service Provider, the type of device used, the type of operating system and browser type, the path you take through our websites, and other information about your session on our websites.

¹ NMLS includes the State Examination System (“SES”), a component of the System.

- **Browsing Information:** Cookies, web beacons, and device identifier information. If you access or use CSBS websites, you consent to our (and our service providers') use of cookies and similar technologies.

5. How Is Your Personal Information Used?

Examples of how your personal information may be used include:

- To communicate with you regarding CSBS membership and events;
- To administer and maintain systems such as NMLS on behalf of Agencies (see Section 2 above);
- To protect the security and integrity of our websites and our business; and
- To comply with laws, government regulations, and other recordkeeping and administrative requirements.

6. How Does CSBS Share Your Personal Information?

CSBS may share your personal information in limited circumstances (e.g., to provide our services when legally required or permitted or with your consent). CSBS may share your personal information in the following circumstances:

- **Service Providers:** CSBS may share your personal information with service providers that help with our business activities, including software developers, software services, billing vendors, payment card processors, and other companies that help us improve our services.
- **Legal Requirements:** CSBS may share your personal information in other circumstances, including situations when sharing is required by law or CSBS believes sharing will help to protect the safety, property, or rights of CSBS, our partners, our members, or other persons. CSBS may also share your personal information with financial services or securities industry regulatory organizations as required by law or regulation.
- **Training and Discussion Sites:** CSBS may offer online or in-person training sites, chat rooms, or other such discussion sites. By using such training or discussion sites, you acknowledge that CSBS has no control over what third parties may do with the personal information you share on those sites.

In any circumstance other than those described in this Section, CSBS will ask for your consent before it shares your personal information outside of CSBS.

7. What Are Your Choices?

CSBS provides you with the following choices regarding the use of your personal information:

- You may choose not to provide us with personal information.
- You may set your browser not to accept cookies or to warn you when a cookie is placed on your computer. However, if you choose not to accept cookies, your ability to navigate CSBS websites may be hindered.
- Your browser or device may include "Do Not Track" functionality. Our information collection and disclosure practices may continue to operate as described even if CSBS receives a Do Not Track signal.

- If you would like to unsubscribe from particular services, not to include NMLS, or would like us to remove you from any of our online mailing lists, please send an email to unsubscribe@csbs.org with the title “Unsubscribe.”
- NMLS users may access and update their personal information through the User Profile section of NMLS or by contacting the NMLS Call Center at 1-855-665-7123.

8. How Does CSBS Secure Your Personal Information?

CSBS uses commercially reasonable efforts to prevent unauthorized access, use, or disclosure of the personal information submitted to and collected through our websites that collect or retain your personal information. CSBS is not responsible for the unauthorized access, use, or disclosure of any personal information by a third party.

9. Who May I Contact at CSBS About the Privacy Policy?

If you have questions about our privacy policy or information we have collected from you, please email: privacy@csbs.org or write:

Conference of State Bank Supervisors
c/o Chief Privacy Officer
1300 I Street NW, Suite 700
Washington, DC 20005

10. How Will I Know If This Policy Changes?

We will review this Policy at least annually and may change this Policy as needed. If we do, we will notify you by posting an updated version.

11. How Does This Policy Apply to Children?

CSBS websites are not targeted to children under the age of 13, and CSBS does not knowingly collect personal information from any child under the age of 13.

12. Last Updated: August, 2025