

CyberTeller
 Telephone Banking
 Personal Banking
 Business Banking
 Business Services
 Loans
 Rates
 Fee Schedules
 Employment Opportunities
 Calculators
 Other Services
 Gift and Travel Cards
 Bank/ATM Locations
 Our Community
 Compute Defensively
 Privacy Policy

Working
with you...
Living
beside you

Member
FDIC

Revised
12/2010

FACTS

WHAT DOES LAKE CITY FEDERAL BANK 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and drivers license number
- Transaction history and loan payment history
- Credit information and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Lake City Federal Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lake City Federal Bank 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market you	No	We don't share

Questions

Call (866) 345-3373 or go to www.lcfederal.com

Who we are

Who is providing this notice?

Lake City Federal Bank

What we do

How does Lake City Federal Bank 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 building.

How does Lake City Federal Bank collect my personal information?

We collect your personal information, for example, when you:

- open an account or request a loan
- conduct transactions or use your debit/ATM card
- request a wire transfer

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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.



Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Lake City Federal Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Lake City Federal Bank does not share information with nonaffiliates so they can market to you.</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>Lake City Federal Bank does not jointly market.</i>



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