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Privacy Statement

Rev. 12/2011

Facts What Does Lake Shore Savings 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.

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

- What?**
- Social Security number
 - Income
 - Account balances
 - Payment history
 - Credit history
 - Checking account information

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 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 Lake Shore Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lake Shore Savings 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 to you	No	We don't share

Questions? Call toll-free 1-800-336-6116 or go to sam@lakeshoresavings.com

What We Do

How does Lake Shore Savings 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 buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

We collect your personal information, for example, when you

- How does Lake Shore Savings Bank collect my personal information?**
- Open an account
 - Apply for a loan
 - Give us your contact information
 - Pay us by check
 - Give us your wage statements

We also collect your personal information from others,

SAM Online Banking

Do your banking online with Lake Shore Savings' Secure Account Manager! S.A.M. provides a simpler way to stay on top of your finances

[Read More](#)



such as credit bureaus, affiliates, or other companies.

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 non-financial companies.

- Lake Shore Savings Bank does not share with our affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- Lake Shore Savings Bank does not share with nonaffiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Lake Shore Savings Bank doesn't jointly market.

Other Important Information

Acknowledgment of Receipt

Date _____

Date _____

Lake Shore Bancorp Inc (LSBK:NASDAQ GM) **\$12.26**



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To better service our customers we can now provide surcharge free access to over 1,900 ATM locations. Please visit the Locations page under the ATM tab to find a list of current ATM's that can be used surcharge free. NMLS # 412350.

*Notice to Users: This computer system is the property of Lake Shore Savings. It is for authorized users only. Unauthorized or improper use of this system may result in disciplinary action and civil and criminal penalties. By continuing to use this system, you indicate your awareness and consent to these conditions of use.