

ONLINE BANKING

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Privacy

At Liberty Bank, we value you as a customer. With strong roots, we have understood and served your financial needs and those of your neighbors for over a century. In response to the trust you have placed in us, we take great pride in maintaining the confidentiality of your nonpublic personal information. We are providing this Privacy Notice because we want you to understand how your personal information is safeguarded here at Liberty Bank.

View the [printable version of our Privacy Notice](#).

FACTS WHAT DOES LIBERTY BANK for SAVINGS 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 account transactions
- Transaction history and credit history
- Income and payment history

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 Liberty Bank for Savings chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Liberty Bank for Savings 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	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 our affiliates to market to you	No	We don't share

For nonaffiliates to market to you

No

We don't share

What we do

How does Liberty Bank for Savings 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 nonpublic personal information about you to those employees who need to know that information to provide products or services to you.

How does Liberty Bank for Savings collect my personal information?

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

- Open an account or apply for a loan.
- Make deposits or withdrawals from your account.
- Use your debit card.

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:

- 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.

- *Liberty Bank for Savings does not share with our affiliates.*

Nonaffiliates

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

- *Liberty Bank for Savings 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.

- *Liberty Bank for Savings doesn't jointly market.*

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THE PRIVACY OF CHILDREN ONLINE

We recognize the vital importance of protecting privacy, especially when children are involved. Liberty Bank commits to protecting children's privacy on the Internet and complies with the Children's Online Privacy Protection Act (COPPA). Further, we do not solicit personal information from children through our website or through the Internet and we do not share personal information of children with affiliates or nonaffiliated third parties. We are not responsible for the content, data collected or practices of nonaffiliated third parties to which our website may link. For more information on COPPA, visit the FTC website at www.ftc.gov.

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