



(index.php)

Banking for Everyday People!

Central Minnesota's Home Loan Lender

Three empty rectangular input boxes stacked vertically.

HOME	PERSONAL BANKING	HOME LOANS	BUSINESS BANKING	KIDS	ABOUT US	LOCATIONS	CONTACT
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Privacy & Security

Also see: [Preventing Fraud \(prevent-fraud.php\)](#)

Privacy Policy of Liberty Savings Bank fsb

Welcome to Liberty Savings Bank fsb's (LSB) Web site. We have described below our privacy policy regarding any personal information you may supply to us. Our goal is to protect your information on the internet in the same way that we protect it in all the other ways we interact with you--in branches, at ATM's and on the phone. Personal information includes all of the personally-identifying information you provide us. You may give us personal information when you open an account or apply for a loan or other services, when you use on-line banking or when you send us e-mail.

On-Line Personal Information

This section describes the circumstances under which we may receive personal information on-line.

When you enroll in on-line banking or apply on-line for products or services, you will be asked for personal information. LSB and our business partners who help us provide these services to you will have access to your personal information. This information may be retained by LSB and its business partners who help deliver the product or service requested. Also, in order to respond to any e-mail you send us, we will retain the content of your e-mail and your e-mail address.

Privacy Policy

This section describes how we safeguard the privacy of our customers on-line and throughout our businesses.

1. Recognition of a Customer's Expectation of Privacy

LSB recognizes and respects the privacy expectations of its customers and will take the steps necessary to protect the privacy of the information shared with LSB.

2. Use, Collection and Retention of Customer Information

LSB collects, retains and uses information about individual customers only where LSB reasonably believes it would be useful (and allowed by law) in administering LSB's business and to provide products, service and other opportunities to its customers.

3. Maintenance of accurate Information

LSB has established procedures so that a customer's financial information is accurate, current and complete in accordance with reasonable commercial standards. LSB also responds to requests to correct inaccurate information in a timely manner.

4. Limiting Employee Access to Information

LSB limits employee access to personally identifiable information to those with a business reason for knowing such information. LSB educates its employees so that they will understand the importance of confidentiality and customer privacy. LSB also takes appropriate disciplinary measure to enforce employee privacy responsibilities.

5. Protection of Information via Established Security Procedures

LSB maintains appropriate security standards and procedures regarding unauthorized access to customer information.

6. Restriction on the Disclosure of Account Information

LSB does not reveal specific information about customer accounts or other personally identified data to unaffiliated third parties for their independent use, except for the exchange of information with reputable credit reporting agencies to maximize the accuracy and security of such information or in the performance of bona fide corporate due diligence, unless 1) the information is provided to help complete a customer initiated transaction; 2) the customer requests it; 3) the disclosure is required or allowed by law; or, 4) the customer has been informed about the possibility of such disclosure for marketing or similar purposes through a prior communication.

7. Maintaining Customer Privacy in Business Relationships with Third Parties

If personally identifiable customer information is provided to a third party, LSB insists that the third party adhere to strict privacy guidelines that provide for keeping such information confidential.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Liberty Savings Bank, FSB.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- All of our consumer customers who have a continuing relationship with us, such as:
- Deposit account
- Loan account

- Credit card
- Safe deposit box
- Self-directed Individual Retirement Account where we act as custodian or trustee
- Home mortgage brokerage
- Home mortgage servicing

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

INFORMATION WE DISCLOSE ABOUT YOU

We do NOT disclose any nonpublic personal information about you to anyone, except as permitted by law.

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

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. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

We will not disclose nonpublic personal information about you to anyone except as disclosed in this policy or as permitted by law.

NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

We do not disclose nonpublic personal information about former customers, except as permitted by law.

FACTS: WHAT DOES LIBERTY SAVINGS BANK FSB 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 income
- checking account information and credit history
- account balances 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 SAVINGS BANK FSB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LIBERTY SAVINGS BANK FSB 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	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 1-888-850-2265 our menu will prompt you through your choice(s)

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

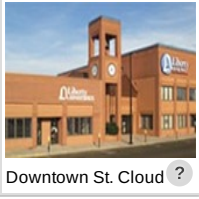
Questions?

Call 1-888-850-2265 or go to www.libertysavings.com

What we do	
How does LIBERTY SAVINGS BANK FSB 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.
How does LIBERTY SAVINGS BANK FSB collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for a loan or deposit money • provide employment information or pay us by check • provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include financial companies such as Liberty Insurance Agency and Residential Title, Inc.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • LIBERTY SAVINGS BANK FSB does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • LIBERTY SAVINGS BANK FSB doesn't jointly market.

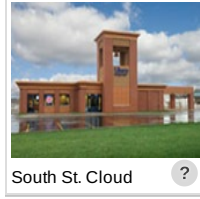
Locations *St. Cloud's Oldest Name In Banking*



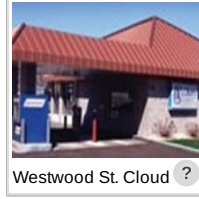
Downtown St. Cloud ?



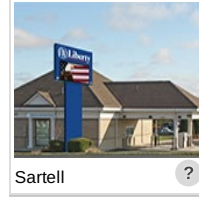
Waite Park ?



South St. Cloud ?



Westwood St. Cloud ?



Sartell ?



Monticello ?

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[Privacy & Security \(privacy-security.php\)](#)

[Online Banking Agreement \(online-banking-agreement.php\)](#)

NOTICE: By federal law, as of 1/1/2013, funds in a noninterest-bearing transaction account (including an IOLTA/IOLA) will no longer receive unlimited deposit insurance coverage, but will be FDIC-insured to the legal maximum of \$250,000 for each ownership category. For more information, visit <http://www.fdic.gov/deposit/deposits/unlimited/expiration.html> (<http://www.fdic.gov/deposit/deposits/unlimited/expiration.html>).

Liberty Savings Bank fsb NMLS ID#411232

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