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- [Savings](#)

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- [Money Market](#)
- [Certificates of Deposit](#)
- [IRAs](#)
- [Checking](#)
- [Safe Deposit Boxes](#)
- [ATM/Debit Card](#)
- [Loans](#)
 - [Types of Loans](#)
 - [Loan Applications](#)
 - [Buying a Home](#)
- [Rates](#)
- [Business](#)
- [Customer Education](#)
- [Online Services](#)
 - [Online Banking](#)
- [En Espanol](#)
- [Calculators](#)

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FACTS

What does West Liberty State 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
- * Transaction or loss history
- * Account balances
- * Credit history
- * Payment history
- * Checking account information

When you are *no longer* our customer, we continue to share your information as described in the 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 West Liberty State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your State Bank share?	Does West Liberty this sharing?	Can you limit personal information
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<p>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</p>	<p>Yes</p>	<p>No</p>
<p>For our marketing purposes - to offer our products and services to you</p>	<p>No</p>	<p>We don't share</p>
<p>For joint marketing with other financial companies</p>	<p>No</p>	<p>We don't share</p>
<p>For our affiliates' everyday business purposes - information about your transactions and experiences</p>	<p>No</p>	<p>We don't share</p>
<p>For our affiliates' everyday business purposes - information about your creditworthiness</p>	<p>No</p>	<p>We don't share</p>

For nonaffiliates to market to you	No	We don't share
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Questions: Call 319-627-2191 or go to www.wlsb-ia.com

What We do

How does West Liberty State 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.

How does West Liberty State Bank collect my personal information?

We collect your personal information, for example, when you

- * Open an account
- * Make a wire transfer
- * Apply for a loan
- * Show your government-issued ID
- * Give us your income information

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 non-financial companies.

* *West Liberty State Bank does not share with our affiliates.*

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

* *West Liberty State 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.

* *West Liberty State Bank doesn't jointly market.*



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