

Additional Privacy Information for California Residents

Effective Date: 2.19.26

Applicability

This **Additional Privacy Information for California Residents** ("California Privacy Notice") supplements the **Liberty Savings Bank Consumer Privacy Notice** provided pursuant to the **Gramm-Leach-Bliley Act (GLBA)**.

This notice applies only to **California residents whose personal information is subject to the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act ("CCPA/CPRA")**, and its implementing regulations.

Important GLBA Notice:

Much of the personal information Liberty Savings Bank ("Liberty," "we," "us," or "our") collects about individuals who apply for, obtain, or hold our financial products or services for personal, family, or household purposes is **exempt from the CCPA/CPRA** because it is regulated by the GLBA. Information subject to the GLBA is governed by our **Consumer Privacy Notice**, not this California Privacy Notice.

What Is "Personal Information" Under California Law

Under the CCPA/CPRA, "**Personal Information**" means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California resident.

The specific personal information we collect, use, and disclose depends on how you interact with Liberty.

Categories of Personal Information We Collect and Disclose

In the past 12 months, Liberty has collected and disclosed, for legitimate business purposes, the following categories of personal information relating to California residents covered by this notice:

- Identifiers (e.g., name, alias, address, email address, online identifiers)

- Government identifiers (e.g., Social Security number, driver's license or passport number)
 - Internet or electronic network activity information (e.g., IP address, interaction with our website)
 - Geolocation data (derived from IP address)
 - Personal characteristics (e.g., race, gender, marital status, where required by law)
 - Commercial information (products or services obtained or considered)
 - Financial information and account numbers
 - Professional or employment-related information
 - Publicly available information
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How We Use Personal Information

We use personal information for business purposes permitted by law, including:

- Evaluating and processing applications for deposit accounts or loans
 - Servicing accounts and providing financial products and services
 - Verifying identity and maintaining the safety and integrity of our services
 - Detecting and preventing fraud or unauthorized activity
 - Complying with applicable laws, regulations, and legal processes
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Sale or Sharing of Personal Information

Liberty **does not sell personal information** as defined by the CCPA/CPRA.

Liberty also **does not share personal information for cross-context behavioral advertising**. Accordingly, Liberty does not engage in targeted advertising based on information collected across unaffiliated websites or services.

Sensitive Personal Information

Where Liberty collects **Sensitive Personal Information** (such as government identifiers or financial account information), we use and disclose that information **only as necessary** to provide our financial services, help ensure security and integrity, and comply with applicable laws.

Liberty does **not** use Sensitive Personal Information for purposes requiring a consumer opt-out under California law.

Your California Privacy Rights

If you are a California resident, you have the right to:

1. **Right to Know / Access**

Request disclosure of:

- The categories of personal information we collected about you
- The sources of that information
- The purposes for collecting or disclosing it
- The categories of third parties with whom we disclosed it
- The specific pieces of personal information we collected about you

2. **Right to Delete**

Request deletion of personal information we collected from you, subject to legal exceptions.

3. **Right to Correct**

Request correction of inaccurate personal information we maintain about you.

4. **Right to Non-Discrimination**

You will not be discriminated against for exercising your California privacy rights.

How to Exercise Your Rights

You may submit a request using any of the following methods:

- **Phone:** (800) 436-6300
- **Mail:** Liberty Savings Bank, 2323 Stickney Pt Rd, Sarasota, FL 34231
- **Email:** Freedomline@LibertySavingsBank.com
- **Secure Message:** Available through your online banking account

We will verify your identity before responding to certain requests. Authorized agents may submit requests on your behalf with appropriate documentation.

Security of Personal Information

Protecting personal information is one of our highest priorities. We maintain administrative, technical, and physical safeguards designed to protect personal information against unauthorized access, disclosure, alteration, or destruction, consistent with applicable laws and banking regulations.

Updates to This Notice

We may update this California Privacy Notice from time to time. When we do, we will post the revised notice with an updated effective date.

Liberty Savings Bank, FSB