FACTS

WHAT DOES LIBERTY SAVINGS BANK, F.S.B. 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
- Transaction history and credit scores
- Overdraft history and 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 Liberty Savings Bank, F.S.B. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Liberty Savings Bank, F.S.B. 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	Yes	No
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

Questions?

Call toll-free (800)436-6300 or go to www.libertysavingsbank.com

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Who we are	
Who is providing this notice?	Liberty Savings Bank, F.S.B.

What we do	
How does Liberty Savings Bank, F.S.B. 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, F.S.B. 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 or provide employment information - give us your wage statements 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. [See below for more on your rights under state law.]

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - *Liberty Savings Bank, F.S.B. does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - *Liberty Savings Bank, F.S.B. 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. - *Our joint marketing partner(s) include insurance issuers, credit card issuers, and other financial services companies.*

Other important information

Special Notice For State Residents

California and Vermont residents: If your account has a California or Vermont mailing address, we will not share information we collect about you with non-affiliated third parties, except as permitted by CA and VT law, such as to process your transactions or to maintain your account, we will not share information about your creditworthiness with our affiliates.

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Other Privacy Statement

Important Information about phone calls, texts, pre-recorded and email messages: If you provide Liberty Savings Bank, F.S.B., it's affiliates or designees contact numbers that include mobile phone numbers(s) (including VoIP numbers), then you allow us to use an automated system to text or email you in order to service, or collect on, any personal account(s) held with us (for which you are an authorized signer, or designated contact person), but NOT to market to you. If you call us, you consent that the call may be monitored and/or recorded for quality control and training purposes. By providing your email address, you consent to receive electronic mail.

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