



LIBERTY BANK PRIVACY NOTICE

Please read this notice carefully to understand how Liberty Bank handles your personal information.

FACTS	WHAT DOES LIBERTY BANK DO WITH YOUR PERSONAL INFORMATION?		
Why?	In order to conduct banking business with you, we need to collect certain types of personal information about you. As a consumer, you have the right under federal law to know how we collect, share, and protect your personal information. You also have the option under certain circumstances to limit how we share that information. This notice provides you with information on how we handle your personal information.		
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Name and address ▪ Social Security number and income ▪ Account numbers, account balances and payment history ▪ Credit history and credit scores <p>If you close your account, we may continue to share information about you according to our policies, which are outlined in this notice.</p>		
How?	All financial companies need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list reasons financial companies are allowed by law to share their customers' personal information. For each reason, we have noted whether Liberty Bank does or does not share the information, and whether you have the option to limit this sharing.		
Reasons we can share your personal information	Does Liberty Bank share?	Can you limit this sharing?	
For our everyday business purposes – to process your transactions, maintain your account, and report to credit bureaus	Yes	No, because sharing of this type of information is essential for us to conduct business.	
For our marketing purposes – to offer our products and services to you	Yes	No, because we have an existing business relationship with you, the law allows us the right to offer you additional products and services.	
For joint marketing with other financial companies	Yes, but only with companies with whom we have written agreements that prohibit them from sharing your information with others.	No, because we have an existing business relationship with you, the law allows us the right to join with other financial companies to offer you joint products and services.	
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No, because sharing of this type of information is essential for us to conduct business.	
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share your information for this purpose.	
For our affiliates to market to you	No	We don't share your information for this purpose.	
For nonaffiliates to market to you	No	We don't share your information for this purpose.	
Contact Us	Call 1-888-570-0773 or go to http://www.liberty-bank.com/privacy_security/ to read more about steps you can take to protect your privacy.		



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Sharing practices	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. In addition, only those of our employees who need your information to perform their jobs are allowed access to it.
How does Liberty Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ complete an application or other form for products that we offer ▪ open an account or deposit money ▪ pay your bills ▪ use your credit or debit card We collect, retain, and use information about you to serve your financial needs. We also collect information about your transactions with us and with others, as well as information from consumer reporting agencies.
Why can't I limit all sharing?	You have the right under federal law to limit sharing only for: <ul style="list-style-type: none"> ▪ affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates to market you ▪ nonaffiliates to market you Liberty Bank does not share information for the above purposes.
Definitions	
Everyday business purposes	The actions necessary in order for financial companies to run their business and manage customer accounts, such as <ul style="list-style-type: none"> • processing transactions, mailing, and auditing services • providing information to credit bureaus • responding to court orders and legal investigations
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Affiliates of Liberty Bank are: <ul style="list-style-type: none"> ▪ Liberty Bank Mortgage Company ▪ Community Realty Investors, Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Liberty Bank does not share information 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. <ul style="list-style-type: none"> • Our joint marketing partners are financial institutions with whom we jointly offer investment, insurance, and credit card services.

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The Liberty Privacy Policy
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