FACTS	WHAT DOES LINCOLN SAVINGS 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 } Credit history } Overdraft history } Transaction history } Checking account information		
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 Lincoln Savings Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Lincoln Savings Bank 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		Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		No	We don't share
For nonaffiliates to market to you (Applies only to Lincoln Savings Bank customers who obtain DashPass Rewards Visa Prepaid cards)		Yes	Yes
To limit our sharing	Call toll free 1 800 588 7551 or go to years myleb com.		
Questions?	Call toll-free 1-800-588-7551 or go to www.mylsb.com		

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Who We Are		
Who is providing this notice?	Lincoln Savings Bank means the following institutions: Lincoln Savings Bank and its affiliates: LSB Financial Services, Inc., LSB Capital Management, Inc., Vital FS, Inc. and LendXP, LLC.	
What We Do		
How does Lincoln Savings 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 Lincoln Savings Bank collect my personal information?	We collect your personal information, for example, when you } Open an account } Seek advice about your investments } Apply for a loan } Make deposits or withdrawals from } Apply for insurance your account 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.	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. § Our affiliates include: § LSB Financial Services, Inc., LSB Capital Management, Inc., Vital FS, Inc., and LendXP, LLC.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. § Lincoln Savings 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. § Lincoln Savings Bank doesn't jointly market.	

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Customers.

- } We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- Additional information concerning our privacy policies can be found at www.mylsb.com or call 1-800-588-7551.