

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?	<p>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.</p> <p>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.</p>						
How does Lincoln Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <table border="0"> <tr> <td>} Open an account</td><td>} Seek advice about your investments</td></tr> <tr> <td>} Apply for a loan</td><td>} Make deposits or withdrawals from your account</td></tr> <tr> <td>} Apply for insurance</td><td></td></tr> </table> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	} Open an account	} Seek advice about your investments	} Apply for a loan	} Make deposits or withdrawals from your account	} Apply for insurance	
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> } 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>						
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	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>} <i>Our affiliates include:</i></p> <p style="padding-left: 40px;">} <i>LSB Financial Services, Inc., LSB Capital Management, Inc., Vital FS, Inc., and LendXP, LLC.</i></p>						
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>} <i>Lincoln Savings Bank does not share with nonaffiliates so they can market to you.</i></p>						
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>} <i>Lincoln Savings Bank doesn't jointly market.</i></p>						

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.