

FACTS**What does Ladysmith Federal Savings and Loan 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 Current Address
- Income and Credit History
- Drivers License number and Account Balances

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 Ladysmith Federal Savings and Loan chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ladysmith Federal Savings and Loan 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	no	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	no	We don't share
For our nonaffiliates to market to you	no	We don't share

Questions?

Call (715)532-3389 or go to www.ladysmithfederal.com

Who we are**Who is providing this notice?**

Ladysmith Federal Savings and Loan
 119 W 4th St North
 Ladysmith, WI 54848

What we do**How does Ladysmith Federal Savings and Loan 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 Ladysmith Federal Savings and Loan collect my personal information?

We collect your personal information, for example, when you

- Open a deposit account or Apply for a consumer loan
- Apply for a mortgage or Lease a safe deposit box
- or Apply for a commercial loan

we receive information from Consumer Reporting Agencies, as well as you provide information to us.

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.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *None*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Credit Reporting Agencies, Title Companies, Check Printing Companies, Chex Systems.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *None*

Other important information

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you.