

FACTS

WHAT DOES LAKEVIEW 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?	<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"> ■ Social Security Number and income ■ account balances and transaction history ■ payment history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Lakeview Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lakeview 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	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 952.892.9700 or go to www.lakeview.bank
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Who we are

Who is providing this notice?

Lakeview Bank

What we do

How does Lakeview 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.

How does Lakeview Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

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.

Definitions

Affiliates

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

- Lakeview Bank does not share with our affiliate.

Nonaffiliates

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

- Lakeview 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.

- Lakeview Bank doesn't jointly market.

Other important information

Protecting Children's Online Privacy Online

The Children's Online Privacy Protection Act (COPPA) was passed to give parents increased control over what information is collected from their children online and how such information is used. The law applies to websites and services directed to, and which knowingly collect information from, children under the age of 13. Lakeview Bank's website and online services are not directed to children under the age of 13, nor is information knowingly collected from them. For additional information on COPPA protections, visit the Federal Trade Commission's website: www.ftc.gov/coppa.

Important information regarding app usage

<p>What information is collected, used and shared?</p>	<p>Jack Henry (our software provider) may access records held by Lakeview Bank for such information as your name, user ID, phone number, home address, or email address.</p> <p>Data Shared: Lakeview Bank may share data for app functionality, personalization, account management, analytics, fraud prevention, security and compliance. Data will not be shared outside Lakeview Bank or financial service providers except as required by law. Data includes, but is not limited to:</p> <ul style="list-style-type: none"> ▪ App Activity (app interactions) ▪ Personal Information (email address and phone number) ▪ Contacts <p>Data Collected: Lakeview Bank may collect data for app functionality, personalization, account management, analytics, fraud prevention, security and compliance. Data includes, but is not limited to:</p> <ul style="list-style-type: none"> ▪ Device or Other IDs ▪ App Activity (app interactions) ▪ Personal Information (name, email address, user IDs, address, phone number) ▪ App Info and Performance (crash logs, diagnostics, other app performance data) ▪ Financial Information (user payment info, other financial info) ▪ Contacts (for bill pay functionality) ▪ Photos and Videos (mobile deposit checks) ▪ Location (provide ATM or branch locations)
<p>What happens to my personal data?</p>	<p>Account deletion options cannot be added to this application as it is a banking application and is under Federal Regulations. The Federal Deposit Insurance Corporation (FDIC) and Bank Secrecy Act (BSA) requires banks and other financial institutions to implement Customer Identification Programs in an effort to prevent money laundering. These programs mandate that banks obtain and retain checking and savings account customer data, including contact, identification and tax information. FDIC and BSA regulations stipulate that banks must keep this information for at least five years after the account is closed.</p>