

FACTS**WHAT DOES mph.Bank (Powered by Liberty Savings Bank, FSB) 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 income
- credit score and transaction history
- overdraft history and checking account information

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 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 Liberty Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Liberty 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	Yes	No
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 non-affiliates to market to you	No	We don't share

Questions?

Call (800) 892-8798 or go to www.mph.bank. Message us securely by signing into electronic banking, email us at customer.support@mph.bank or write to us at: mph.bank c/or Liberty Savings Bank, 2323 Stickney Pt Rd, Sarasota FL 34231.



Who we are

Who is providing this notice?

mph.Bank (Powered by Liberty Savings Bank, FSB)

What we do

How does Liberty 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.

How does Liberty Savings Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- provide employment information or give us your wage statements
- make deposits or withdrawals from 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.

Definitions

Affiliates

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

- *Liberty Savings Bank has no affiliates.*

Non-affiliates

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

- *Liberty Savings Bank does not share with non-affiliates so they can market to you.*

Joint marketing

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

- *Our joint marketing partners include insurance issuers, credit card issuers, and other financial services companies.*

Other important information

California and Vermont: If your account has a California or Vermont mailing address, we will automatically limit sharing your information with affiliates or entities outside mph.bank Powered by Liberty Savings Bank.

Nevada Residents Only: This notice is provided to you pursuant to state law. To stop marketing calls from us, tell us by contacting us thru one of the methods outlined on page 1 under heading "Questions. Nevada law requires that we provide you with the following contact information: Office of the Nevada Attorney General, Grant Sawyer Building, 555 E. Washington Ave., Ste 3900, Las Vegas, NV 89101; telephone: 1-888-434-9989; email: agcomplaint@ag.nv.gov.

Important information about phone calls, texts, prerecorded and email messages: If you provide to mph.bank, Powered by Liberty Savings Bank, its affiliates or designees contact numbers that include mobile phone number(s) (including VoIP numbers), to allowing us to use an automated system to text or email you in order to service, or collect on, any personal account(s) held with us (for which you are an authorized signer, or designated contact person) but not to market to you. If you call us, you consent that the call may be monitored or recorded for quality control and training purposes. By providing your email address, you consent to receive electronic mail.