

As a customer of Lovelady State Bank, you have a right to financial privacy, and Lovelady State Bank respects that right. Our employees must acquire confidential or nonpublic information from you in order to perform the services our customers require.

Under banking regulations we are required to give you a statement regarding Lovelady State Bank's privacy policies. The following contain the information the regulations require we give you.

Lovelady State Bank collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency

Lovelady State Bank does not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, Lovelady State Bank will adhere to the privacy policies and practices as described in this notice.

Lovelady State Bank restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. The Bank maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

As stated previously, Lovelady State Bank takes the confidentiality and security of customer information seriously, and as such you may rest assured we are doing everything we can to protect the privacy of the financial information you have entrusted us with.

Thank you very much for banking with us and we are proud to have you as our customer.