

**FACTS****WHAT DOES LAKESIDE STATE BANK, AN OKLAHOMA CORPORATION 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
- account balances and payment history
- credit history and credit scores

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 Lakeside State Bank, an Oklahoma corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lakeside State Bank, an Oklahoma cor share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call 918-443-2474 or go to [www.lakesidebankok.com](http://www.lakesidebankok.com)

**Who we are**

<b>Who is providing this notice?</b>	Lakeside State Bank, an Oklahoma corporation
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**What we do**

<b>How does Lakeside State Bank, an Oklahoma cor protect my personal information?</b>	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.
<b>How does Lakeside State Bank, an Oklahoma cor collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>● open an account or deposit money</li> <li>● apply for a loan or make a wire transfer</li> <li>● use your credit or debit card</li> </ul> We also collect your personal information from other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>● <i>Lakeside State Bank, an Oklahoma corporation has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>● <i>Lakeside State Bank, an Oklahoma corporation does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>● <i>Lakeside State Bank, an Oklahoma corporation doesn't jointly market.</i></li> </ul>

**Other important information**

The Board of Directors of Lakeside State Bank, an Oklahoma corporation, acknowledges its customers' expectation that their financial and personal information is private. It is the bank's practice not to disclose customer information unless such disclosure is: 1) required by law, 2) specifically allowed by law, or 3) requested by the customer, directly or indirectly. Further, the Board recognizes the risks involved in failing to keep such information in the strictest confidence. For these reasons, the directors and employees of Lakeside State Bank, an Oklahoma corporation are expected to make every effort to fulfill the bank's duties in this area.