

Financial Privacy Disclosure

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

WSB Financial, Ltd. (WSBF) Privacy Form

512 W Main Street, Williamsville, IL 62693

WSB Financial, Ltd.'s affiliates include Williamsville State Bank & Trust, Will Service Corp, Lincoln Land Insurance Agency, Harbor Pointe Financial Ltd, Spring Creek Mortgage and Lincoln Land Title Company.

FACTS	What does WSB Financial, Ltd. 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: <ul style="list-style-type: none">• Name, address and phone number• Account and payment history• Credit history When you close your account, we continue to share information about you according to our policies.
How?	All financial companies need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons WSB Financial, Ltd. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WSB&T share?	Can you limit this sharing
<p>For our everyday business purposes</p> <p>To process your transactions, maintain your account(s), and report to credit bureaus</p>	YES	NO
<p>For our marketing purposes</p> <p>To offer our products and services to you</p>	YES	NO
<p>For joint marketing with other financial companies</p>	YES	NO
<p>For our affiliates' everyday business purposes -</p> <p>Information about your transactions and experience</p>	YES	NO
<p>For our affiliates' everyday business purposes -</p> <p>Information about your creditworthiness</p>	YES	YES (Check your choices, below)
<p>For our affiliates to market to you</p>	YES	YES (Check your choices, below)
<p>For non-affiliates to market to you</p>	YES	YES (Check your choices, below)

FACTS	What does WSB Financial, Ltd. do with your personal information?
Sharing practices	
How often does WSBF notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does WSBF 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 WSBF collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit sharing only for</p> <ul style="list-style-type: none"> • Affiliates' everyday business purposes – information about your creditworthiness • Affiliates to market to you • Non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<p>Everyday business purposes</p>	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as</p> <ul style="list-style-type: none"> • Processing transactions, mailing, and auditing services • Providing information to credit bureaus • Responding to court orders and legal investigations
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • WSB Financial, Ltd.'s affiliates include Williamsville State Bank & Trust, Will Service Corp, Lincoln Land Insurance Agency, Harbor Pointe Financial Ltd, Spring Creek Mortgage and Lincoln Land Title Company.
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Non-affiliates we can share with include Great American Advisors
<p>Joint Marketing</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partner is Great American Advisors

FACTS

What does WSB Financial, Ltd. do with your personal information?

If you want to limit our sharing

Contact us

By telephone: 1-217-566-3387

By email: opt-out@wsbt.net (please include name, address and phone number)

By mail: mark your choices below, fill in and send the form to:

WSB Financial, Ltd.

Privacy Department

PO Box 379

Williamsville, IL 62693

Unless we hear from you, we can begin sharing your information 30 days from the date of this letter. However, you can contact us at any time to limit our sharing.

Check your choices

***Your choices will
apply to everyone on
your account***

Check any / all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

- Do not allow your affiliates to use my personal information to market to me. (I will receive a renewal notice for this use for marketing in 2 years.)

- Do not share my personal information with non-affiliates to market their products and services to me.

Your name: _____

Your address:

