

WSB FINANCIAL LTD. (WSBF) Privacy Form

512 W Main Street, Williamsville, IL 62693

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?	<p>The types of personal information we collect and share depend on the products or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, address and phone number • Account and payment history • Credit history <p>When you close your account, we may continue to share information about you according to our policies.</p>
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 next section, 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 WSBF share?	Can you limit this sharing
For our everyday business purposes – To process your transactions, maintain your account(s), and 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 experience	YES	NO
For our affiliates' everyday business purposes - Information about your creditworthiness	YES	YES (Check your choices, p.3)
For our affiliates to market to you	YES	YES (Check your choices, p.3)
For non-affiliates to market to you	YES	YES (Check your choices, p.3)

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	
Everyday business purposes	<p>The actions necessary for 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
Affiliates	<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., Willcor, Inc., WSB Insurance Agency LTD., WSB Investment Services LTD., WSB Mortgage Services LTD., and Lincoln Land Title & Abstract Company.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Non-affiliates we can share with include Lincoln Investment.
Joint Marketing	<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 Lincoln Investment.

FACTS

What does WSB FINANCIAL LTD. do with your personal information?

If you want to limit our sharing

Contact us

By telephone: 1-217-698-9728

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 notice. However, you can contact us at any time to limit the sharing of your information.

Check your choices

Your choices will apply to everyone on your accounts

Check any / all you want to limit: *(See page 1)*

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

Your name: _____

Your address: _____

Date: _____