

FACTS**WHAT DOES LUTHER BURBANK SAVINGS 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 balance and payment history
- transaction history and assets

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 Luther Burbank Savings chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Luther Burbank Savings 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	No	We don't share
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

Questions?

Call 800-578-9216 or go to www.lutherburbanksavings.com

Who we are

Who is providing this notice?

Luther Burbank Savings

What we do

How does Luther Burbank Savings 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 Luther Burbank Savings collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- provide employment information

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.

- *Luther Burbank Savings does not share with our affiliates.*

Nonaffiliates

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

- *Luther Burbank Savings does not share with nonaffiliates so they can market to you.*

Joint marketing

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

- *Luther Burbank Savings doesn't jointly market.*

Other important information

Visitors to Our Web Site. Visitors to our web site remain anonymous, unless they register for a service or otherwise elect to disclose their identity to us. Although we do not collect personally identifying information about persons who simply visit our site, we do collect certain limited information about visitors, such as their IP address (a numeric address assigned automatically to computers when they access the Internet). We also may place “cookies” on a computer to track a visitor’s use of our web site. A cookie is a piece of data that is stored on your hard drive. It takes up very little room on your system and helps us to customize our site and make its navigation easier for you. We sometimes use cookies to help estimate the number of visitors to our site and to determine which areas are the most popular. Unless you register with us for a service (such as our online banking service), the cookie does not provide us with any personally identifying information about you, such as your name or address.

Maintaining Accurate Information. We have procedures in place that help us to maintain the accuracy of the personally identifiable information that we collect. Please contact your branch of account or call us at 1(800)578-9216, if you believe that our information about you is incomplete, out-of-date, or incorrect.

Links to Other Web Sites. Our web site may feature links to third party web sites that offer goods, services or information. Some of these sites may appear as window-within-windows at this site. When you click on one of these links, you will be leaving our site and will no longer be subject to our policy. We are not responsible for the information collection practices of the other web sites that you visit and urge you to review their privacy policies before you provide them with any personally identifiable information. Third party sites may collect and use information about you in a way that is different from our policy.

Services and Advertisements by Third Parties. Third parties may offer services from time to time at our web site. If you provide them with information, their use of that information will be subject to their privacy policy, if any, and will not be subject to our policy. If you accept third party goods or services advertised at our web site, the third party may be able to identify that you have a relationship with us (e.g., if the offer was only made through our site).

Changes to our Policy. We may add to, delete, or change the terms of our privacy policy from time to time by posting a notice of the change (or an amended disclosure) at this web site. If required by law, we will send you a notice of the change. Your continued use of our web site or any online service following notification will constitute your agreement to our revised policy.