

First Federal Online Banking Privacy Policy**NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS**

We, our, and us, when used in this notice, mean First Federal Bank.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- All of our consumer customers who have a continuing relationship with us, such as:
- Deposit account
- Loan account
- Credit card
- Safe deposit box
- Retail installment contract we hold and service
- All IRA accounts for which we act as custodian

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information. We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "*information*" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "*other party*".

THE INFORMATION THAT WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with other parties
- Information from a consumer reporting agency

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

YOUR INFORMATION AND OUR AFFILIATES

We may disclose nonpublic personal information about you. Here are the kinds of nonpublic personal information we may disclose to our affiliates:

Transaction and experience information from our account records:

- Information about your transactions and experience with us, such as
- Name
- Address
- Account balances
- Account activity
- Types of accounts

- Credit card usage
- Payment history
- Deposit history
- Parties to the transaction

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

Types of Affiliates

We may disclose nonpublic personal information about you to the following types of affiliates:

- Financial service providers, such as
- First Insurance & Investments

Reasons For Disclosure

We may disclose information about you to our affiliates to provide you with information about additional products and services.

YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

INFORMATION ABOUT FORMER CUSTOMERS

We do not disclose information about former customers, except as permitted by law.

If you do not want us to share such information with our affiliates (other than sharing permitted by law), please call 800-472-6292 and ask for the marketing department. Please consider that if you opt out of information sharing, your name may be excluded from mailings and other communications that may be of interest to you.