



YOUR PRIVACY IS IMPORTANT TO US

You provide important information about yourself to a variety of businesses and organizations. The same is true when you do business with our financial institution. You're asked to provide us with certain personal information that helps us give you better service and complete your transactions more effectively.

We work diligently to safeguard the information you give to us. In fact, we developed the following policies to ensure you confidentiality and maintain your confidence in our institution. These policies detail the strict standards we have in place. For this reason we ask that you please read the following information carefully.

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 all of our consumer customers who have a continuing relationship with us, such as deposit accounts, loan accounts, safe deposit boxes and all former customers. We will tell you the sources for nonpublic personal information we collect on our customers, and 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 simply as, an "*other party*."

Joint marketers are third parties with whom we have agreements to market jointly a financial product or service to our customers.

A **financial institution**, also known as a **financial service provider**, is any business that is engaging in activities that are financial in nature or incidental to such financial activities.

THE INFORMATION WE COLLECT

We collect information about you from information we receive from you on applications or other forms, information about your transactions with us, information about your transactions with nonaffiliated third parties, and information from consumer reporting agencies.

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to 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 to protect this information.

NONPUBLIC PERSONAL INFORMATION, NONAFFILIATED THIRD PARTIES AND FORMER CUSTOMERS

We will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law. If you decide to close your account (s) or become an inactive customer, we will follow the privacy policies and practices as described in this notice.

AUTHORIZED SHARING – OUTSIDE MARKETING SERVICES AND JOINT MARKETING

To provide our customers with information about additional products and services, federal law allows us to disclose nonpublic information such as name and address that we receive from you on an application or other form. This information may be provided to service providers that perform direct marketing services on our behalf or to other financial institutions such as insurance agents or securities-broker dealers with whom we may have joint marketing agreements.

We only allow nonpublic personal information to be disclosed to marketing service companies or other financial service providers with whom we have joint marketing agreements for direct mail solicitations. We do not allow third parties to solicit our customers by telephone.