

Your Privacy and Our COPPA Policy

FACTS

WHAT DOES A.J. SMITH FEDERAL SAVINGS BANK 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"> n Social Security number and [income] n [account balances] and [payment history] n [credit history] and [credit scores] When you are <i>no longer</i> 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 A.J. Smith Federal Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does A.J. Smith Federal Savings Bank 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	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	YES	NO
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	We Don't Share

Questions?	Call 708-687-7400 or contact us by secure email
	You have the right to obtain a Privacy Notice in person or by mail by calling 708-687-7400 or by visiting one of our convenient locations.

Who we are	
Who is providing this notice?	A.J. Smith Federal Savings Bank
What we do	
How does A.J. Smith Federal Savings Bank 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. 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.
How does A.J. Smith Federal Savings Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> n Provide account information or give us your contact information n Establish a new loan or establish a new account

	<ul style="list-style-type: none"> n Provide employment information
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> n sharing for affiliates' everyday business purposes—information about your creditworthiness n affiliates from using your information to market to you n sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> n Financial service providers such as securities broker-dealers and insurance agents with our affiliate A.J.S. Investment and Insurance Center.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> n A.J. Smith Federal Savings Bank does not share with nonaffiliates.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> n A.J. Smith Federal Savings Bank does not jointly market with nonaffiliated financial companies.

Other important information	
<p>A.J. Smith Federal Savings Bank does not share consumer financial information with any third party beyond the exceptions recited in .14 and .15 of the regulations</p>	

Web Site Confidentiality

As a visitor to our web site, you need not be concerned about the privacy of your personal information. A.J. Smith Federal Savings Bank does not collect personally identifying data on our visitors. Our servers may collect and store information about the name of the domain from which you access the Internet, the date and time you access our site, and the Internet address of the web site from which you linked to us. Other than that, our servers collect information on visitors only in the aggregate and use it for internal review purposes only. This information simply enables A.J. Smith Federal Savings Bank to tell which site areas are of most interest to our users, which avenues of site promotion are most effective, and to determine peak usage times.

Our web site does not require you to disclose any personally identifying information. If, however, you choose to contact us via email, please keep in mind that your email address, and any other information your email header shows about you, such as your name or organization, will be revealed to us in the email. However, we promise that when you communicate with us via email, we will use your email information only for the specific purpose of responding to your comments or questions. Your email address will not be sold, nor will it be shared with others outside the bank unless we are compelled to by law.

There are instances where you may elect to provide us with personal information. If you fill out our property pre-qualification, or if you send us email, you are transmitting the information that appears to you in the form or message. This will typically include information like your name, mailing address, email address, the kind of request you are making, and any other information necessary to fulfill your request. You never transmit personally identifying information that you do not enter yourself. This is always your option; this information cannot be collected unless you specifically elect to send it to us. This information is only used for fulfilling the request or for contacting you directly and is not given or sold to any other organization.

COPPA (Children's Online Privacy Protection Act)

AJ Smith Federal Savings Bank respects the online privacy of your children. We do not knowingly collect, maintain, or use personally identifiable information from children under age 13 from our Web sites. We are not responsible for any data collection and practices of nonaffiliated third-parties that are linked from our Web site.

We follow the federal guidelines of the Children's Online Privacy Protection Act (COPPA.) COPPA gives parents control over what type of information is collected online about their children.

You may visit the [COPPA Web site](#) for more information.

