



Your High Tech Bank with the Hometown Touch

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Privacy Policy

FACTS	WHAT DOES ALLIED FIRST 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number ▪ Mortgage rates and payments ▪ Payment history ▪ Checking account information ▪ Account transactions ▪ Wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Allied First Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Allied First 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	Yes	No
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 nonaffiliates to market to you	No	We don't share
Questions?	Call toll-free 800-272-3286 or go to www.alliedfirst.com	

What We Do

How does Allied First 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. Allied First Bank is committed to providing quality products and services with a high level of integrity regarding personal privacy.
How does Allied First Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Make deposits or withdrawals from your account ▪ Give us your contact information ▪ Give us your wage statements ▪ Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

In This Section

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- Mailing Address for Deposits
- Banking Hours
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- Protect Your Identity
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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.

See below for more on your rights under state law.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and non-financial companies.

- *Allied First Bank does not share with our affiliates.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Allied First Bank does not share with nonaffiliates so they can market to you.*

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

- *Our joint marketing partners include insurance companies.*

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

Internet Home Banking Security

Allied First Bank uses the latest technology to protect your account information from exposure to unauthorized individuals. Some of the components of the security system include:

A valid required account number and password for account access 128-bit encryption, which scrambles transmissions when crossing the Internet. Members are responsible for protecting the secrecy of their password. We recommend that members do not store secured pages in their cache or leave their computer unattended while logged into the Web Personal Branch.

Encryption is a security measure which takes meaningful text and numbers and scrambles them into numerical nonsense prior to their transmittal across the Internet. Account information becomes completely scrambled with encryption in place. As an example, a transaction order such as "pay \$40 from checking to loan #1" may be represented by an unassociated sequence of numbers such as "7523214483628174312." The encryption process occurs for information going in both directions; from your computer to the institution and vice versa. Encryption uses complex algorithmic formulas to create a key that is used to translate the numerical sequence into useful text. There are billions of potential keys, and a different key is used for each Web Personal Branch session. With member security in mind, our Web Access supports an advanced 128-bit encryption process, which is exponentially more difficult to break than a basic 40-bit or international level.

In order to better serve our members and protect their account information, our website uses "cookies," which are packets of data stored on your hard drive as a file. We use cookies to verify member authorization while using Internet banking. "Cookies" make it easier, quicker, and more secure for members to log into and perform transactions using the website. "Cookies" do not compromise privacy. Their data is typically stored on the computer's hard drive as a file or folder and can be deleted at any time. A new file will be created when logging onto the website, and these "cookies" will become invalid shortly after the user session.

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