

# FACTS

## WHAT DOES FIRST FEDERAL 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:

- Social Security Number and **Income**
- **Account Balances** and **Payment History**
- **Credit History** and **Credit Score**

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 **First Federal Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Federal Bank Share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transaction, maintain your account(s), respond to court orders and legal investigation, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> To offer our products and services to you	No	We Don't Share
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	No	We Don't Share
<b>For nonaffiliates to market you</b>	No	We Don't Share

### Questions?

Call **615-446-2822** or go to **www.ffbtn.com**

## What we do

How does <b>First Federal Bank</b> 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 building.
How does <b>First Federal Bank</b> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• <b>Open an account</b> or <b>Deposit money</b></li> <li>• <b>Pay your bills online</b> or <b>Apply for a loan</b></li> <li>• <b>Use your debit or credit card</b></li> </ul> <p><b>We also collect your personal information from other such as credit bureaus or other companies.</b></p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market you</li> <li>• Sharing for nonaffiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial or non financial companies.</p> <ul style="list-style-type: none"> <li>• <b><i>First Federal Bank has no affiliates</i></b></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <b><i>First Federal Bank does not share with non-affiliates so they can market you</i></b></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <b><i>First Federal Bank does not jointly market</i></b></li> </ul>



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