

FACTS

WHAT DOES FIRST FEDERAL OF NORTHERN MICHIGAN 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
- Drivers License and other identification
- Date of Birth
- Credit history and credit score
- Account balances
- Account transactions

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons First Federal of Northern Michigan chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Federal share?	Can you limit this sharing?
For our everyday business purposes - such as 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	Yes
For joint marketing and other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	No	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

To limit our sharing

- Call 800-498-0013
- Visit your local branch, or
- Visit us online: www.first-federal.com and send a secured message

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Visit your local branch or call 800-498-0013

Who we are

Who is providing this notice?

First Federal of Northern Michigan

What we do

How does First Federal 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.

How does First Federal collect my personal information?

We collect your personal information, for example, when you

- open an account
- apply for a loan
- purchase or redeem savings bonds, or
- perform a transaction on your account

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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

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

Other important information

First Federal is committed to protecting your privacy. We restrict access to non-public personal information only to those employees who need to know that information in order to provide products and services to you. Information shared with joint marketing companies is limited. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your non-public personal information. Our privacy policy covers all consumer purpose products and services.