



Notice of Your Financial Privacy Rights

Rev. December 2010

FACTS	WHAT DOES FIRST 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?	<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> <table border="0" data-bbox="414 1025 861 1220"> <tr> <td>Social Security number</td> <td>Payment history</td> </tr> <tr> <td>Income</td> <td>Transaction history</td> </tr> <tr> <td>Account balances</td> <td>Overdraft history</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	Social Security number	Payment history	Income	Transaction history	Account balances	Overdraft history
Social Security number	Payment history						
Income	Transaction history						
Account balances	Overdraft history						
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 Savings Bank chooses to share; and whether you can limit this sharing.						

Reasons we can share your personal information	Does First 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
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 260-356-3311 or go to www.firstfedhuntington.com
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What We Do

How does First 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

We collect your personal information, for example, when you

How does First Federal Savings Bank collect my personal information?

Open an account	Use your credit or debit card
Pay your bills	Show your driver's license
Apply for a loan	

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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

Why can't I limit all sharing?

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.
First Federal Savings Bank has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.
First Federal Savings Bank does not share with nonaffiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
First Federal Savings Bank doesn't jointly market.

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.

Now More Than Ever...First in Hometown Banking



(<http://www.hud.gov>)



(<http://www.fdic.gov>)