



Full Service Lending

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## PROTECTING YOUR INFORMATION

We're committed to treating your financial information responsibly



## Privacy Policy

### First Federal Savings Bank Respects Your Privacy

At First Federal Savings Bank, the basis of each customer relationship is trust. As our customer, you should feel secure in the knowledge that your privacy will not be compromised.

You entrust us with sensitive financial information and we are committed to treating that information responsibly in our ongoing effort to offer you the financial products and services you need to accomplish your goals.

Rev. 01/01/2011  
Privacy Notice

### 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?** 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
- ▶ Transaction history and payment history
- ▶ Account balances and credit scores

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 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	NO WE DON'T SHARE
For joint marketing with other financial companies	NO	NO WE DON'T SHARE
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	NO WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO WE DON'T SHARE
For our affiliates to market to you	NO	NO WE DON'T SHARE

**Questions?** Call 307.672.0464 or email [customerservice@firstfederal.com](mailto:customerservice@firstfederal.com)

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.

#### How does First Federal Savings Bank collect my personal information?

We collect your personal information, for example, when you

- ▶ open an account or make deposits or withdrawals from your account
- ▶ pay your bills or use your debit card
- ▶ apply for a loan

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

#### 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.

### Protecting children's privacy online

From our websites, we do not knowingly collect or use personal information from children under 13 without obtaining verifiable consent from their parents. We are not responsible for the data collection and use practices of nonaffiliated third parties to which our websites may link.

For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: [www.ftc.gov](http://www.ftc.gov)

### Definitions

#### Affiliates

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

- ▶ First Federal Savings Bank has no affiliates.

#### Nonaffiliates


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

- ▶ First Federal Savings Bank does not share with non-affiliates 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.

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