

FACTS**WHAT DOES FIRST FEDERAL SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?**

Rev. 12/2011

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 Account balances
- Retirement assets and Transaction or loss history
- Payment history and Credit history

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	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	No
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 815-434-3500 or go to www.firstfedsavingsbank.com

Who we are

Who is providing this notice?	First Federal Savings Bank and its wholly owned subsidiary First Fed Insurance Agency, Inc. and First Fed Insurance Agency, Inc. d/b/a Don C. Anderson Insurance Agency
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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.
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How does First Federal Savings 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 or Give us your contact information - Apply for a loan or Apply for insurance - Tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Our affiliates include our wholly owned subsidiaries First Fed Insurance Agency, Inc. and First Fed Insurance Agency, Inc. d/b/a Don C. Anderson Insurance Agency</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>First Federal Savings Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - <i>First Federal Savings Bank does not jointly market.</i>

Other important information**Special Notice For State Residents**

Illinois banks are required to maintain privacy policies and practices that comply with both Section 48.1 of the Illinois Compiled Statutes 205 ILCS 5 Illinois Banking Act and the federal privacy regulations. Illinois banks are required to comply with the opt-in requirements of Section 48.1 if the information disclosed constitutes a financial record, unless an exception applies. Section 48.1(b)(15) allows banks to share financial records with commonly owned affiliates, including subsidiaries of the bank. The privacy protections in Section 48.1 are also afforded to all customers of the bank, including any person or entity that obtains a financial product or service from the bank, for personal or business purposes regardless of whether the person establishes an ongoing relationship with the bank.