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FIRST FEDERAL SAVINGS BANK'S PRIVACY POLICY & CUSTOMER IDENTIFICATION NOTICE

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FACTS WHAT DOES FIRST FEDERAL SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION? Rev 2/13

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. The following applies to a customer who has established a continuing relationship with the bank, under which it provides one or more financial products or services to be used primarily for personal, family or household purposes or to a consumer who obtains information about a First Federal Savings Bank product. 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> <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and payment history ■ Credit history and credit scores ■ Medical Information <p>If you decide to terminate your account or become an inactive customer with First Federal Savings Bank or its affiliates, the Bank will adhere to the privacy policies and practices as described in this notice.</p>
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 nonaffiliates to market to you	NO	We don't share
For our affiliates to market to you	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 our joint marketing with other financial companies	NO	We don't share

Questions? Mail to: First Federal Savings Bank
 Attention: Privacy Officer
 P.O. Box 5006
 Elizabethtown, KY 42702
 Call: 800-314-2265
 Visit our Website: www.ffsbky.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. The Bank restricts access to your nonpublic personal information to those employees who need to know that information to provide products and services to you. This includes physical, electronic and procedural safeguards.
What we do	We collect nonpublic information about you from the

<p>How does First Federal Savings Bank collect my personal information?</p>	<p>following sources:</p> <ul style="list-style-type: none"> ■ Open an Account ■ Pay your bills ■ Use your Debit card ■ Apply for a loan ■ Provide employment information ■ Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
<p>Why can't I limit all sharing?</p>	<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.</p>

Definitions	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates are:</p> <ul style="list-style-type: none"> ■ <i>First Service Corporation;</i> ■ <i>First Federal Title Services, LLC;</i> ■ <i>First Heartland Title LLC;</i> ■ <i>First Federal Office Park, LLC; and</i> ■ <i>Heritage Properties, LLC</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>"First Federal Savings Bank does not share with nonaffiliates so they can market to you"</i></p>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>"First Federal Savings Bank doesn't jointly market"</i></p>