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Privacy Disclosure

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FACTS	What does FreedomBank 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> <ul style="list-style-type: none"> • Social Security Number • Account Balances • Payment History • Credit History • Medical Information • Checking Account Information <p>When you are no longer our customer, we continue to share your information 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 FreedomBank chooses to share; and whether you can limit this sharing.	
Reasons we can share your Personal Information:	Does FreedomBank share?	Can you limit this sharing?
For our every day 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	YES	NO
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	NO	We don't share

your creditworthiness		
For nonaffiliates' to market to you	NO	We don't share
QUESTIONS?	Contact us.	
WHO WE ARE		
Who is providing this Annual Privacy Notice?	FreedomBank	
WHAT WE DO		
How does FreedomBank 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, 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.	
How does FreedomBank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Use your credit or debit card • Make deposits or withdrawals from your account • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>	
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 credit worthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p>	
DEFINITIONS		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. FreedomBank does not share with affiliates.	
Non-Affiliates	Companies NOT related by common ownership or control. They can be financial and non-financial companies. FreedomBank does not share with nonaffiliates so they can market to you.	
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include an accidental death/dismemberment insurance company and bill pay vendor.	