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- (815) 943-5261
- info@harwardsavingsbank.com
- 58 North Ayer, Harvard, IL 60033

Personal Information & Privacy Protection Policy

Facts	WHAT DOES HARVARD SAVINGS BANK & MORRIS BUILDING & LOAN 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

- Overdraft History
- Mortgage Rates and Payments
- Wire Transfer Instructions

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 Harvard Savings Bank & Morris Building & Loan chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does Harvard Savings Bank & Morris Building & Loan 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	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 your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 815-943-5261 for Harvard Savings Bank or 815-942-3232 for Morris Building & Loan or go to www.harvardsavingsbank.com or www.morrisbl.com

Who We Are

Who is providing this notice?

Harvard Savings Bank & Morris Building Bank & Loan

What We Do

How does Harvard Savings Bank & Morris Building & Loan 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 Harvard Savings Bank & Morris Building & Loan collect my personal information?

- Use your credit or debit card
- Make deposits or withdrawals from your account
- Pay us by check
- Give us your wage statements
- Make a wire transfer

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

Federal law gives you the right to limit only

Why can't I limit all sharing?

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you

Why Can't I Limit My 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

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

Affiliates

- Harvard Savings Bank & Morris Building & Loan has no affiliates.

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

Nonaffiliates

- Harvard Savings Bank & Morris Building & Loan does not share with nonaffiliates so they can market to you.

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Joint Marketing

- Our joint marketing partners include Elan Credit Card Company.

Other Important Information

For Illinois Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

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