



Where Banking Is...
About You

Online Banking

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Internet Privacy Policy

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INTERNET PRIVACY POLICY

Highland Federal respects your privacy. Through our Website, we strive to provide valuable information to you about how we may serve you. Whether you are a valued existing customer or someone shopping for new bank services, we hope our Web site answers your questions about our products, services and hours. Our Web site also provides a link to online banking and bill pay services to make banking even more convenient for you.

We value our relationship with our customers. Our goal is to serve you, as effectively and conveniently as possible, and to make sure you feel confident that information about your banking relationship with us is treated with the utmost care. Our privacy policy for handling personally identifiable information about our customers is outlined below:

FACTS	WHAT DOES HIGHLAND FEDERAL SAVINGS & 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number • Account balances and account history • Credit history, credit scores, and mortgage history When you are <i>no longer</i> 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 Highland Federal Savings & Loan chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Highland Federal Savings & 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	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 affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share
Questions?	Call (931) 484-6178	

What we do	
How does Highland Federal Savings & 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, access restrictions, and secured files and buildings.
How does Highland Federal Savings & Loan collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account • apply for a loan (a credit report is ordered) • make payments, order checks or verify your ID • use your debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <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	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.

	<ul style="list-style-type: none"> • <i>Highland Federal Savings & Loan has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Highland Federal Savings & Loan 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>Highland Federal Savings & Loan doesn't jointly market.</i>

CHILDREN'S ONLINE PRIVACY PROTECTION ACT

We respect the privacy of our clients' children and Highland Federal complies with the practices established under the Children's Online Privacy Protection Act. We will not knowingly market to or attempt to obtain information or data from children under the age of thirteen.

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