

## Phishing Scam

A scam is currently circulating involving a phone caller that claims your ATM card has been blocked and asking you to press 1 to restore service. These calls are a scam and neither HomeFed or Bank of the Cascades would contact you in this manner. If you've given out your card information, please contact us at 1-800-888-7283.



## Privacy Pledge

Home Federal Bank's consumer Privacy Policy is provided to help you understand how we protect your financial privacy, just as we protect your financial assets. This Policy provides you with an opportunity to make informed choices about the management of your personal information.

- + We will always value the trust of our clients and respect the importance of keeping their personal financial information confidential.
- + We will provide our clients with our policy on using their personal financial information responsibly and protecting it.
- + We will hold our employees to the highest standard of conduct in ensuring the confidentiality of client information.
- + We will use information responsibly in order to provide our clients with benefits, including fraud prevention, improved products and services and to be in legal compliance.
- + We will establish procedures to maintain accurate information and respond in a timely manner to our clients' requests to change or correct information.
- + We will use a combination of safeguards to protect our clients against the criminal use of their information and to prevent unauthorized access to it.
- + We will require the companies we do business with to maintain the confidentiality of our clients' information.

Len Williams  
President & CEO

## Home Federal Bank Privacy Statement

FACTS	WHAT DOES HOME FEDERAL BANK DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	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"> <li>+ Social Security Number and Employment Information</li> <li>+ Income and Assets</li> <li>+ Credit History and Account Balances</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<b>How?</b>	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 Home Federal Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Home Federal Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Go to <a href="https://myhomefed.com/contact-us">MyHomeFed.com/contact-us</a>	

What we do	
<b>How does Home Federal Bank protect my personal</b>	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.

<b>Information?</b>	
<b>How does Home Federal Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>+ Open an account or apply for a loan</li> <li>+ Apply for financing or provide employment information</li> <li>+ Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>+ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>+ affiliates from using your information to market to you</li> <li>+ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>+ <i>Our affiliates include financial companies with common ownership control, such as our parent company, Home Federal Bancorp.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>+ <i>Home Federal Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>+ <i>Our joint marketing partners may include companies providing credit, insurance and other products.</i></li> </ul>

<b>Other Important Information</b>

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## COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our offices, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Division of Supervision and Consumer Protection (DSC), FDIC, 25 Jessie Street at Ecker Square, Suite 2300, San Francisco, CA 94105-2780. You may send written comments about our performance in helping to meet community credit need to Len Williams, 500 12th Avenue South, Nampa, ID 83651, and the FDIC Regional Director. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Home Federal Bancorp, Inc., a bank holding company. You may request from the Director, Consumer Affairs Examinations, Federal Reserve Bank of San Francisco, PO Box 7702, San Francisco, CA 94120, an announcement of applications covered by the CRA filed by bank holding companies.

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## Patriot Act Disclosure

### Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

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### What this means for you:

When you open an account, we will ask for your name, address, date of birth, social security number or employer's identification number and other information that will allow us to identify you. We may also ask to see your drivers license and/or other identifying documents.

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## FDIC Deposit Insurance Coverage

The FDIC—short for the Federal Deposit Insurance Corporation—is an independent agency of the United States government. The FDIC protects depositors of insured banks located in the United States against the loss of their deposits if an insured bank fails.

Any person or entity can have FDIC insurance coverage in an insured bank. A person does not have to be a U.S. citizen or resident to have his or her deposits insured by the FDIC.

FDIC insurance is backed by the full faith and credit of the United States government. Since the FDIC began operations in 1934, no depositor has ever lost a penny of FDIC-insured deposits.

The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category. The FDIC's [Electronic Deposit Insurance Estimator](#) can help you determine if you have adequate deposit insurance for your accounts.

The FDIC insures deposits only. It does not insure securities, mutual funds or similar types of investments that banks and thrift institutions may offer.

Your deposits at Home Federal Bank are insured by the FDIC. To learn more about deposit insurance, please visit <http://www.fdic.gov/deposit>

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