FACTS	WHAT DOES Home Savings Bank 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: Social Security number and income Account balances and payment history Credit History and credit scores 	
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Home Savings Bank chooses to share; and whether you can limit this sharing.	

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Reasons we can share your personal information	Does Home 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	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	Yes	Yes
To limit Call 608-282-6000 —our men	u will prompt you through your	choice(s)

our sharing	Visit us online: Complete our email form
	 Mail the form below
	Please note:
	If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
	However, you can contact us at any time to limit our sharing.
Questions?	Call 608-282-6000 or go to www.home-savings.com

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Mail-in Form			
	Mark any/all you want to limit:		
	[] Do not allow your nonaffiliates to use my personal information to market to me.		
	Name		
	Address		
	City, State, Zip		
Mail To:	Home Savings Bank P.O. Box 1070 Madison, WI 53701		

Who is providing this notice?	Home Savings Bank
What we do	
How does Home 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. These measures include computer safeguards and secured files and buildings.
How does Home Savings Bank	We collect your personal information, for example, when you
collect my personal information?	 Open an account or deposit money Pay your bills or apply for a loan Use your debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only
	 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
	State laws and individual companies may give you additional rights limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Only your name will be removed from sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can financial and nonfinancial companies.
	 Raymond James Financial Services, Inc.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	None
Other important information	
Not applicable	