

## 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
- Account Balances
- Payment History
- Transaction History
- Credit History and Credit Scores

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 Home Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Home Savings 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	NO	We don't share
<b>For joint marketing with other financial companies</b>	NO	We don't share
<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 non-affiliates to market to you</b>	NO	We don't share

#### Questions?

Call **801-487-0811** or [Email Us](#)

#### What We Do

<b>How does Home Savings Bank protect my personal information?</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.  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.
<b>How does Home Savings Bank collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Show your driver's license</li> <li>• Make a wire transfer</li> <li>• Provide employment information</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• sharing for affiliates 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>

#### Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Home Savings Bank does not share with our affiliates.</li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Home Savings Bank does not share with non-affiliates.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Home Savings Bank does not jointly market.</li> </ul>

#### INTERNET PRIVACY

Visitors to this bank website remain anonymous. We do not secretly collect identifying information. However, we may use standard software to collect general statistical information about visitors to our website, such as:

- Date and time our site was accessed

- Date and time our site was accessed
- IP address (a numeric address given to servers connected to the Internet)
- Web browser used
- City, state, and country

The bank uses this information to determine the level of interest in information available on our site.

Visitors may elect to provide us with personal information via e-mail or our website's online registration forms. This information is used internally, as appropriate, to handle the sender's request. It is not disseminated or sold to other organizations.

Bank customers who want to access the Internet Home Banker must go through an enrollment process. The enrollment forms request personal identifying information through an encrypted session to assist the bank in positively identifying the customer. Personal information includes your name, social security number and account number. Again, this information is used internally and is not disseminated or sold to other organizations.

Some areas of our web site may use a "cookie" temporarily stored in the visitor's computer memory (RAM) to allow the web server to log the pages you use within the site and to know if you have visited the site before.

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