



## 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
- Transaction or loss history
- Overdraft history
- Mortgage rates and payments
- Checking account information
- 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 Home Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Homes 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	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 non-affiliates to market to you	No	We don't share

If you have questions regarding our privacy policies, please contact our Corporate Office at (704) 982-9184, or write:  
Home Savings Bank  
ATTN: Compliance Department  
P.O. Box 489  
Albemarle, NC 28002

## **Who We Are**

Who is providing this notice? Home Savings Bank is Home Savings Bank of Albemarle, SSB.

## **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.

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.

### **How does Home Savings Bank collect my personal information?**

We collect your personal information, for example, when you

- Open an account
- Give us your income information
- Provide employment information
- Give us your contact information
- Show your driver's license

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

### **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 non-affiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

## **DEFINITIONS**

### *Affiliates*

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

- Home Savings Bank has no affiliates

### *Non-affiliates*

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

- Home Savings Bank does not share with non-affiliates so they can market to you.

### *Joint Marketing*

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

- Home Savings Bank doesn't jointly market.