



HomeStar Bank & Financial Services

Rev. 12/2010

FACTS	WHAT DOES HOMESTAR BANK & FINANCIAL SERVICES 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Account balances • Payment history • Transaction history • Credit history • Checking account information
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 HomeStar Bank & Financial Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HomeStar Bank & Financial Services 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	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<p>I Mail the form below</p> <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 815-468-BANK (2265) or go to www.homestarkbank.com

Mail-in Form		
<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>		
Name		

		Mail to: HomeStar Bank & Financial Services Attn: Marketing Department 435 E. North Street Bradley, IL 60915
Address		
City, State, Zip		
Account #		

What We Do

How does HomeStarBank & Financial Services protect my personal information?	<p>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.</p> <p>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.</p>
How does HomeStarBank & Financial Services collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Pay insurance premiums • Provide account information • Pay us by check • Provide your mortgage information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Our affiliates include:</i></p> <ul style="list-style-type: none"> 1. Financial companies such as: HomeStar Insurance Services and HomeStar Title Company.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>1 HomeStar Bank & Financial Services does not share with nonaffiliates so they can market to you.</p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>1 HomeStar Bank & Financial Services doesn't jointly market.</p>

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

Online Privacy

When you visit our informational website to view any page or read product information, you do so without telling us who you are and without revealing any personal information. The only information that we normally collect and store is:

- The name of your Internet Service Provider,
- The website that referred you to us (if any),
- The type of browser used,
- The page or pages you requested.
- Whether or not you are a returning visitor.

HomeStar Bank & Financial Services does not collect any personal information using cookies. We do use a feature called "session" cookies that are created when you log in to review your secured account information. This session cookie is destroyed when you exit your online account access.

There are instances where you may elect to provide us with personal information. If you fill out one of our contact forms or quick applications or if you send us an e-mail, you are transmitting the information that appears to you in the form or message. This will typically include information like your name, mailing address, e-mail address, the kind of request you are making and any other information necessary to fulfill your request. You do not transfer personally identifying information that you do not enter yourself. This information is used internally only for the purpose of fulfilling your request or for contacting you directly and is not sold to any other organization.

When you input nonpublic personal information via one of our Applications, that information is encrypted or scrambled by your browser before it is transmitted back to our website. This effectively prevents anyone from intercepting and reading any personal information about you. Encryption is in place when you use your web browser with one of our website application forms and while accessing your account information. Please do not send any nonpublic personal information to us in an e-mail. Encryption does not take place if you send us e-mail, which is not a secure form of communication with us.

INFORMATION INTEGRITY

HomeStar Bank & Financial Services works hard to ensure that our customer's information is complete and accurate. Your role in this process is to conduct a timely review of all statements, bills and notices that we provide you and to notify us of any discrepancy. HomeStar Bank & Financial Services occasionally may contact you about our product and service offerings by telephone or e-mail. When we contact you, we do not request any personal information (such as your PIN or password) and limit our inquiries only to the information necessary to identify you as our customer. You may contact us at 815-468-2265 if you have any concerns about the accuracy of your information, our solicitation of your business or this privacy policy.

HomeStar Bank & Financial Services
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Manteno, IL 60950

1-815-468-BANK(2265)
www.HomeStarBank.com

Thank you for the trust you have placed in us. We value your business and we will continue to be committed to your privacy.

Links

HomeStar Bank & Financial Services has a number of links to other sites. These are offered as a courtesy and a convenience. HomeStar Bank & Financial Services assumes no responsibility for the content, safety, security, privacy or transactions with respect to any such site. The inclusion of links or pointers to particular items in hypertext is not intended to reflect their importance, nor is it intended to endorse any views expressed, or products or services offered on these outside sites, or the organizations sponsoring the sites. If you have questions or concerns about any other site's policy regarding these matters, you should contact that site or its sponsor.