

FACTS**WHAT DOES MADISON SQUARE FEDERAL 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: <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and transaction history ■ credit history and payment history When you are <i>no longer</i> our customer, we may 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 Madison Square Federal Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Madison Square Federal 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	Yes	Yes
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 our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 410-529-7400 ext 1422 or toll free 1-888-852-9577 ■ Mail the form below ■ Or Visit your nearest branch and speak with a customer service representative <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information [30] days from the date we sent this notice. You can contact us at any time to limit our sharing.</p>
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Questions?	Call 410-529-7400 or Toll Free 1-888-852-9577 x1422
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Mail-in Form

Leave Blank OR [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below] <input type="checkbox"/> Apply my choices only to me]	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not use my personal information to market me <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	Name	
	Address	
	City, State, Zip	
		Mail to: Madison Square FSB 8615 Ridgely's Choice Drive Suite 111 Baltimore, MD 21236

What we do

<p>How does Madison Square Federal Savings Bank protect my personal information?</p>	<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 restrict access to your non-public personal information to those employees who need to know that information to provide products and services to you.</p>
<p>How does Madison Square Federal Savings Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account—unless you tell us otherwise.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Our affiliates include companies with a common corporate identity of Madison Square Federal Savings Bank; financial companies such as Madison Financial Services Corporation and Madison Bancorp, Inc.
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Madison Square Federal Savings Bank does not share with non-affiliates so they can market to you
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Madison Square Federal Savings Bank doesn't jointly market

Other important information

ACKNOWLEDGEMENT: I have received the Privacy Disclosure provide to me by this institution on the date signed below. I acknowledge that I have read and understood the Disclosure.

X _____
Signature

Date

