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• Quick Links:

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• **Online Banking**

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Welcome to our
Online Banking System.

[LOGIN to your account](#)

[Enroll](#) | [Demo](#) |

[First Time Login Instructions](#)

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• **Events Calendar**

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« Mar		April 2014				May »	
S	M	T	W	T	F	S	
		1	2	3	4	5	
6	7	8	9	10	11	12	
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Privacy and Security

Privacy Statement

	Rev. August 2010
FACTS	WHAT DOES Milford Federal Savings & Loan Association (Milford Federal) 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 ▸ payment history and mortgage rates and payments <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 we choose to share; and whether you can limit this sharing

Reasons we can share your personal information	Does Milford Federal 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	no
For joint marketing with other financial companies	yes	no
For our affiliated everyday business purposes		

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 non-affiliates to market to you	no	no

Questions?	Call toll-free 1-800-478-6990 or go to www.milfordfederal.com
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What we do

How does Milford Federal 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 comply with state information security regulations.
How does Milford Federal collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▶ open an account or make deposits/withdrawals to your account ▶ apply for a loan or use your debit card or credit card ▶ show your driver's license <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?	Federal law gives you the right to limit only <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>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▶ Milford Federal does not share with our affiliate.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▶ Milford Federal does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▶ Our joint marketing partners include credit card and insurance companies.