

**FACTS****WHAT DOES PULASKI BANK DO WITH YOUR PERSONAL INFORMATION?**

Rev. August 2013

<b>Why?</b>	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.	
<b>What?</b>	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"><li>- Social Security number and Income</li><li>- Account balances and Payment history</li><li>- Credit history and Credit scores</li></ul>	
<b>How?</b>	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 Pulaski Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does Pulaski Bank share?
<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
<b>For our marketing purposes--</b> to offer our products and services to you		Yes
<b>For joint marketing with other financial companies</b>		Yes
<b>For our affiliates' everyday business purposes--</b> information about your transactions and experiences		Yes
<b>For our affiliates' everyday business purposes--</b> information about your creditworthiness		No
<b>For our affiliates to market to you</b>		Yes
<b>For nonaffiliates to market to you</b>		Yes
<b>Can you limit this sharing?</b>		Yes
<b>To limit our sharing</b>		<ul style="list-style-type: none"><li>- Call toll-free 888-649-3320</li><li>- Mail the form below</li></ul> <b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
<b>Questions?</b>	Call toll-free 888-649-3320	

**Mail-in Form****Mark any/all you want to limit:**

- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with nonaffiliates to market their products and services to me.
- ☐ Do not use my personal information to market to me.
- ☐ Do not share my personal information with other financial institutions to jointly market to me.

Name		<b>Mail to:</b> Pulaski Bank Office of Consumer Privacy 12300 Olive Boulevard St. Louis, MO 63141
Address		
City, State, Zip		

## What we do

<b>How does Pulaski 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 restrict access to your nonpublic personal information to those employees who need to know that information to provide products and services to you.
<b>How does Pulaski 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 or Deposit money</li> <li>- Pay your bills or Apply for a loan</li> <li>- Use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<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>- affiliates from using your information to market to you</li> <li>- sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Our affiliates include Pulaski Financial Corp.; financial companies, such as Pulaski Bank, Pulaski Service Corporation, Priority Property Holdings LLC, Preferred Home Lending, L.L.C., and Metro Home Lending, LLC.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Nonaffiliates we share with can include Elan Financial Services so they can market to you on our behalf.</i>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partner(s) include Elan Financial Services for marketing its credit card services.</i>