

## Privacy

FACTS	WHAT DOES ROSEDALE FEDERAL SAVINGS & LOAN ASSOCIATION 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"> <li>➤ Social Security number and <b>Income</b></li> <li>➤ <b>Account Balances</b> and <b>Payment History</b></li> <li>➤ <b>Credit History</b> and <b>Credit Scores</b></li> </ul> <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 <b>customers'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customers'</b> personal information; the reasons <b>Rosedale Federal Savings &amp; Loan Association</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rosedale Federal share?	Can you limit this sharing?
<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	NO
<b>For our marketing purposes</b> — to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	NO
<b>For our affiliates' everyday business purposes</b> — Information about your transactions and experiences	NO	NO
<b>For our affiliates' everyday business purposes</b> — Information about your creditworthiness	No	NO
<b>For nonaffiliates to market to you</b>	No	NO

**Questions?** Call **410.668.4400** or go to **www.rosedalefederal.com**

## Who We Are

Who is providing this notice?	Rosedale Federal Savings and Loan Association
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## What we do

How does <b>Rosedale Federal Savings and Loan</b> 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.
How does <b>Rosedale Federal Savings and Loan</b> collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>➤ <b>Open an account or Deposit money</b></li><li>➤ <b>Pay your bills or Apply for a loan</b></li><li>➤ <b>Use your debit card</b></li></ul> We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	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.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  <i>"Rosedale Federal does not have affiliates."</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>➤ <b>We do not disclose any information about you to anyone, except as permitted by law. Examples of this might be disclosures necessary to service your account or prevent unauthorized activity.</b></li></ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>➤ <b>Rosedale Federal Savings and Loan does not jointly market.</b></li></ul>

## In This Section

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