

Privacy Policy

Facts: What Does Security Federal Savings Bank do with your personal information?

Why? Financial Companies choose how they share your personal information. Federal law gives consumer 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:

- Social Security number and Credit History
- Account Balances and Account Transactions
- Financial Information and Checking Account Information

When you are *no longer* our customer, we 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 Security Federal Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information? 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. **Does Security Federal Share?** Yes **Can you limit this Sharing?** No

Reasons we can share your personal information? For our marketing purposes, to offer our products and services to you. **Does Security Federal Share?** No. **Can you limit this sharing?** We don't share it.

Reasons we can share your personal information? For joint marketing with other financial companies. **Do we share it?** No. **Can you limit this sharing?** We don't share it.

Reasons we can share your personal information? For affiliates' everyday business purposes, information about your transactions & experiences. **Does Security Federal Share?** No. **Can you limit this sharing?** We don't share it.

Reasons we can share your personal information? For affiliates' everyday business purposes, information about your creditworthiness. **Does Security Federal Share?** No. **Can you limit this sharing?** We don't share it.

Reasons we can share your personal information? For nonaffiliates to market you. . **Does Security Federal Share?** No. **Can you limit this sharing?** We don't share it.

Who we are

Who is providing this notice? Security Federal Savings Bank 301 Third Avenue, Jasper, AL 35501

What we do

How does Security 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 also maintain other physical, electronic and procedural safeguards to protect this information. We limit employee access to this information.

How does Security Federal collect my personal information? We collect your personal information, for example when you

- Open an account or Give us contact information
- Apply for a Loan or Pay your bills
- Make deposit or withdrawals from your account

We also collect your personal information from others such as credit bureaus and others.

Why can't I limit all sharing? Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes-information about your creditworthiness
- affiliates from using your information to market you
- sharing for nonaffiliates to market you

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

- *Our affiliate is limited to Se-Fed Bancshares, Inc.*

Nonaffiliates- Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Security Federal Savings Bank does not share with non-affiliates so they can market to you.*

Joint marketing- A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Security Federal Savings Bank does not jointly market.*

Questions Call 1-800-466-3790 or go to www.securityfederalonline.com

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