



## Privacy Statement



### Protecting the Privacy of Our Customers

Welcome to our website. Security Federal Savings Bank understands that our customers are concerned about their personal information. Because of this, our customers' privacy has always been, and always will be, one of our most important concerns. We subscribe fully to this statement of Privacy Principles and we strive to protect our customers' information according to, not only federal and state laws, but even more importantly, according to our own strict standards. Technology and new marketing practices have increased the amount of customer information collected and shared in today's marketplace. We are sensitive to the importance of these concerns. We want to serve you as effectively and conveniently as possible and such service involves making use of technology and customer information. But we also want you to be confident that your relationship with us is treated with the appropriate confidentiality. We therefore commit to you that we will take reasonable steps to protect the privacy of any information shared with us.

### 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 customers 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- What?**
- Social Security Number and income
  - Account balance and payment history
  - Credit history and credit score

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

### Does Security Federal Savings Bank share?

Yes

### Can you limit this sharing?

No

account(s), respond to court orders and legal investigators, 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	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For non-affiliates to market to you	No	We don't share
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## What we do

How does Security Federal Savings Bank protect my personal information?	<p>To protect you 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 collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> </ul>
How does Security Federal Savings Bank collect my information?	<ul style="list-style-type: none"> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> </ul>
Why can't I limit sharing?	<ul style="list-style-type: none"> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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## Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Security Federal Savings Bank has no affiliates</li> </ul>
Non-affiliates	<ul style="list-style-type: none"> <li>• Security Federal Savings Bank does not share with non-affiliates so they can market to you</li> </ul> <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p>
Joint marketing	<ul style="list-style-type: none"> <li>• Security Federal Savings Bank does not jointly market</li> </ul>

## Privacy and the Internet

We understand that customers may have special privacy concerns regarding the Bank's use of the Internet. In particular, customers might be anxious to ensure that their information is secure. Security Federal Savings Bank is equally concerned about privacy in the Internet world and is committed to its protection.

Security Federal Savings Bank is committed to protecting user privacy and our website is maintained consistently with banking industry privacy principles. You can be assured

is maintained consistently with banking industry privacy principles. You can be assured that you can visit our website without identifying yourself or giving us any information that identifies you personally unless you specifically choose to provide such information to us. Our website does not collect personal identifying information about site users, except for information knowingly provided by the user who posts electronic mail (e-mail) messages or inquiries (Since general e-mail is not encrypted, we recommend that you do not send confidential information, such as social security or account numbers, via un-encrypted e-mail message(s)). Any on-line banking transaction or application features that we add to our website will employ encryption: in other words, the transmission will be scrambled en route and decoded when it reaches Security Federal Savings Bank.

Concerning on-line banking, we want you to know about 'cookies' and why we may use them. A 'cookie' is information sent from a web server to a visitor's computer while he or she is visiting a site. It may enable the server to track how a visitor navigates through its site and the areas of interest. This is similar to a traffic report: it tracks and behaviors, but does not identify individuals. Computer viruses cannot be transmitted through cookies. Security Federal Savings Bank may use cookies to evaluate our website, enhance customer convenience, or to track activity at the website for marketing or responding to customer needs. If the use of cookies is a concern to you, your browser will likely permit you to refuse cookies by providing an alert at that time to refuse that cookie. Newer browser versions allow you to be alerted or to automatically refuse cookies. If certain future services via the website require cookies for effective delivery, customers will be warned that they will need to allow cookies if they wish to receive the service; the choice will be the customer's. If the customer does allow cookies, the Bank will, at all times, treat the information supplied through those cookies with the same security and privacy as any other customer information we receive.

Also, our website is directed at customers and potential customers that are adults. However, children may access our website and provide information in ways previously explained in this policy statement. They may request information concerning certain products or services. Should children access our website, we are confident that parents will not judge any of the information provided as objectionable for viewing by their children. Parents can avail themselves of various software packages that are available to prevent their children from accessing websites that they deem inappropriate.

Lastly, we may provide external links to websites that contain information on topics that may be useful to users of our website. Although we may provide these external links as a benefit to our customers, it does not mean that we endorse the use or content of these websites. We recommend that you always review the privacy policies of any website entity of which you intend to conduct business.

#### **Questions**

If you have any questions about our Privacy Principles you may call us at 931-473-4483 or write to us at Security Federal Savings Bank, P.O. Box 7027, McMinnville, TN 37111.



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