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What does Home Savings do with your personal information?

Rev. 8/13

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 payment history • Transaction history and credit history <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 Home Savings chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

	Does Home Savings 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 affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Who we are

Who is providing this notice?	The Home Savings and Loan Company of Youngstown, Ohio
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What we do

How does Home Savings 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. Our computers and other technology are updated and tested to assure the integrity and security of our information systems.
How does Home Savings collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or apply for a loan • Pay your bills or use your credit or debit card • Make deposits or withdrawals from your account <p>We also collect your information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives us the right to limit only

- 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

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 or nonfinancial companies. <ul style="list-style-type: none"> • Home Savings does not share with affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • Home Savings 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 issuers and financial service companies.

Other important information In addition to your rights described in this notice, you may have other rights under state laws. We will comply with applicable state laws with respect to our information sharing practices.

Questions? 330.742.0500 | 1.888.822.4751 | TDD 330-742-7100



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