

WHAT DOES FIRST FEDERAL S & L OF DELTA 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"> ▪ Social security number and Transaction or loss history ▪ Account balance and Payment history ▪ Credit history and Checking account information <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 First Federal S & L of Delta chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Federal of Delta 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	No	We don't share
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 credit worthiness	No	We don't share
For non-affiliates to market to you	No	We don't share
Questions?	Call 419-822-3131 or go to www.firstfeddelta.com	

Who we are

Who is providing this notice?	First Federal S & L of Delta
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What we do

How does First Federal S & L of Delta 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 First Federal S & L of Delta collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or Deposit money ▪ Pay your bills or Apply for a loan ▪ Use your debit card <p>We also collect your personal information from others, such as credit bureaus.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes-information about your credit worthiness ▪ Affiliates from using your information to market to you ▪ Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to Limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ <i>First Federal S & L of Delta does not share your personal information with non-affiliates so they may market to you.</i>
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"> ▪ <i>First Federal S & L of Delta does not jointly market</i>

Other important information

First Federal S & L of Delta's practice, as detailed above, is to not share your personal information including your credit report information with affiliates/subsidiaries or non-affiliated parties. First Federal S & L of Delta will share your information with non-affiliated parties when the sharing is allowed by law. As a result of First Federal S & L of Delta's information sharing practices it is unnecessary for you to request to "opt out" of information sharing.