

# FACTS

## WHAT DOES FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAZARD 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?

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 income
- Account balances and payment history
- Credit history and credit scores

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 First Federal Savings & Loan Association chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Federal Savings & Loan 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	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call 606-436-3860 or go to First Federal Savings & Loan Association, 655 Main Street (Hazard)

## Who we are

Who is providing this notice?

First Federal Savings & Loan Association of Hazard

## What we do

**How does First Federal Savings & Loan Association 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 Savings & Loan Association collect my personal information?**

We collect your personal information, for example, when you

- Open an account or deposit money
- Apply for a loan or give us your income information
- Provide employment information

**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 to you
- sharing for nonaffiliates 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 and nonfinancial companies.

- First Federal Savings & Loan Association does not share with our affiliates.

**Nonaffiliates**

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

- First Federal Savings & Loan Association does not share with nonaffiliates so they can market you.

**Joint marketing**

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

- First Federal Savings & Loan Association does not jointly market.

## Other important information

- We do not disclose any nonpublic personal information about you to anyone except as permitted by law. We may, for example, disclose nonpublic personal information about you to others for purposes of servicing your account with us, processing transactions that you request and authorize, and obtaining verification of credit information.
- We understand that the protection of your nonpublic personal information is of the utmost importance. Guarding your privacy policy is our obligation. First Federal maintains strict procedures and policies to safeguard your privacy. We restrict employee access to customer information to only those who have a business reason to know such information, and we educate our employees about the importance of confidentiality and customer privacy.