

# Warsaw Federal Savings & Loan Association (WFSLA)

December 2010

Financial Privacy Notice

**FACTS** *What does Warsaw Federal Savings & Loan Association 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 Warsaw Federal Savings & Loan Association chooses to share; and whether you can limit this sharing.*

Reasons we can share your personal information:	Does WFSLA 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.	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes -</b> to offer our products and services to you.	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>We don't share.</b>
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences.	<b>NO</b>	<b>We don't share.</b>
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness.	<b>NO</b>	<b>We don't share.</b>
<b>For our affiliates to market to you -</b> <b>For our nonaffiliates to market to you -</b>	<b>NO</b>	<b>We don't share.</b>

**QUESTIONS?** *Please call (513) 244-6900 to find out more information about our privacy policies regarding your personal, non-public financial information.*

## WHO WE ARE -

Who is providing this notice?

**Warsaw Federal Savings & Loan Association**

## WHAT WE DO -

How does WFSLA protect my personal financial 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 WFSLA protect my personal information?

**We collect your personal information, for example, when you:**  
**\*open an account at one of our branches or set up on-line account access**  
**\*pay your bills, pay on your loan, or apply for a loan**  
**\*use your debit or ATM card**

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 or non-financial companies.  
*\*Warsaw Federal Savings & Loan Association does not have any affiliates.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.  
*\*Warsaw Federal Savings & Loan Association does not share ANY non-public, personal financial information with any nonaffiliates.*

### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
*\*Warsaw Federal Savings & Loan Association does not have a joint marketing agreement with any affiliated or nonaffiliated company.*

## OTHER IMPORTANT INFORMATION

*If you have any questions about this notice, please contact us at [customerservice@warsawfederal.com](mailto:customerservice@warsawfederal.com) or (513) 244-6900.*

Member  
**FDIC**

**WARSAW**  
FEDERAL  
SAVINGS AND LOAN ASSOCIATION



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