

## FACTS

### WHAT DOES WARSAW FEDERAL SAVINGS AND 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 histories
- 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 AND LOAN ASSOCIATION** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Warsaw Federal Savings and Loan Association 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>	YES	NO
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	NO	WE DON'T SHARE
<b>For our affiliates' to market to you.</b>	NO	WE DON'T SHARE
<b>For nonaffiliates to market to you.</b>	NO	WE DON'T SHARE

#### QUESTIONS?

Call 513-244-6900

## Who we are

Who is providing this notice?

**Warsaw Federal Savings and Loan Association**

## What we do

How does **Warsaw Federal Savings and 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does **Warsaw Federal Savings and Loan Association** collect my personal information?

We collect your personal information, for example when you

- open an account or apply for a loan
- give us your income information or provide employment information
- provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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.

***Our affiliates include First Mutual Holding Co. and financial companies affiliated with First Mutual Holding Co. A list of First Mutual Holding Co. affiliates can be found at <https://www.firstmutualholding.com/affiliates>.***

Nonaffiliates

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

***WARSAW FEDERAL SAVINGS AND LOAN ASSOCIATION does not share with nonaffiliates so they can market to you.***

Joint marketing

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

***Our joint marketing partners include marketing service providers.***

## Other Important Information

**Phone Calls, Texts, and Email Messages:** If, at any time, you provide to **Warsaw Federal Savings and Loan Association**, its affiliates or designees contact numbers that are wireless telephone number(s) including, but not limited to, cell or VoIP numbers, you are consenting to **Warsaw Federal Savings and Loan Association** using an automated dialing system to call or text you, or to send prerecorded messages to you, in order to service, and collect on, any **Warsaw Federal Savings and Loan Association** personal account(s) and business account(s) (for which you are an authorized signer, guarantor or designated contact person) but not to market to you. For any type of phone calls with **Warsaw Federal Savings and Loan Association**, you consent that the call may be monitored or recorded for quality control and training purposes. By providing your email address, you consent to receive electronic mail from **Warsaw Federal Savings and Loan Association**.

**Warsaw Federal Savings and Loan Association Website and Services:** Our website(s), mobile application(s), social media, or other services, sites, pages, or materials may have additional terms about the privacy or use of your information. Please review the privacy notice for the specific site/service you are using.

**Important Notice about Credit Reporting:** We may report information about your account(s) to credit bureaus and/ or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

**State law:** We follow state law where state law provides you with additional privacy protections.