



Rev. June 2015

FACTS	WHAT DOES HOME FEDERAL SAVINGS AND LOAN DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial Companies choose how they share your personal information. Federal law gives customers 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 depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and Income • Account balances and Transaction history • Overdraft history and Payment history • Deposit account Information • Employment History <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information, the reason Home Federal Savings & Loan chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Home Federal Savings & Loan 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	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes- information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes- information about your creditworthiness	YES	YES
For Non-affiliates to market to you	YES	YES

To Limit Our Sharing	<p>-Call 1-866-480-1121 option #1 or 618-345-1121- to request an "opt out" form to be sent to you. -Visit us online: www.homefed24.com to "Opt Out" by completing the form and send it via email to opt-out@homefed24.com</p> <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date you received this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 618-345-1121 or go to HOMEFED24.COM
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Page 2	
Who We Are	
Who is providing this notice?	HOME FEDERAL SAVINGS AND LOAN

What We Do	
How does Home Federal Savings & Loan 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 building. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
How does Home Federal Savings & Loan 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 • Show your driver's license and give us your contact information • Apply for financing • Give us your wage statements • Make a wire transfer 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: <ul style="list-style-type: none"> • 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Home Federal Investment Services.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Non-affiliates we share with can include mortgage services, insurance, securities, buying, indirect lending, consumer reporting, and mailing services.
Joint Marketing	A formal agreement between Non-affiliated financial companies that together market financial products and services to you. <ul style="list-style-type: none"> • Our joint marketing Partner, MSTC (Midwestern Securities Trading Company, LLC). • Our joint marketing partners include insurance, securities, and investment providers.