



FACTS

WHAT DOES THE HOME LOAN SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?

Rev. December 2018

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 account balances
- Payment history and account transactions
- Credit card or other debt and checking account information

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 The Home Loan Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Home Loan Savings Bank 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	Yes	No
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 nonaffiliates to market to you	No	We don't share

To limit our sharing - Call 740-622-0444

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call 740-622-0444 or 740-393-0058 or go to www.homeloansavingsbank.com



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www.homeloansavingsbank.com

Telephone: (740) 622-0444
Fax: (740) 623-6000
Auto Teller: (740) 622-0295



What we do	
How does The Home Loan Savings Bank protect my personal information?	<p>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.</p> <p>We may disclose information to Home Loan Financial Services. This privacy statement applies only to Home Loan Savings Bank. Home Loan Financial Services has a separate privacy policy.</p>
How does The Home Loan Savings Bank 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 apply for a loan - Make deposits or withdrawals from your account or give us your contact information - Show your government issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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 creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account - unless you tell us otherwise.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>Our affiliates include financial companies, such as Home Loan Financial Services, Home Loan Financial Corporation, and others, such as permitted by law.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>The Home Loan Savings Bank does not share with nonaffiliates so they can market to you.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>- <i>Our joint marketing partner(s) include other companies as permitted by law such as credit card companies.</i></p>