

# FACTS

## WHAT DOES HOME SAVINGS & LOAN ASSOCIATION OF CARROLL COUNTY, F.A. DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.						
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <table border="0"> <tr> <td>Social Security number</td> <td>Account Transactions</td> </tr> <tr> <td>Account balances</td> <td>Mortgage Rates and payments</td> </tr> <tr> <td>Payment history</td> <td>Credit History</td> </tr> </table>	Social Security number	Account Transactions	Account balances	Mortgage Rates and payments	Payment history	Credit History
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<b>How?</b>	All financial companies need to share <i>customers'</i> 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 Home Savings & Loan Ass'n of Carroll County, F.A. chooses to share; and whether you can limit this sharing.						

Reasons we can share your personal information	Does Home Savings & Loan Ass'n 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	No	We don't share
<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

<b>Questions</b>	Call 660-593-3313 or 660-542-2354 or <a href="http://www.norbornehsl.com">www.norbornehsl.com</a>
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Who we are	
Who is providing this notice?	Home Savings & Loan means Home Savings & Loan Ass'n of Carroll County, F.A.
What we do	
How does <i>Home Savings &amp; Loan</i> 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 <i>Home Savings &amp; Loan</i> collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>n [open an account] or [deposit money]</li> <li>n [pay your bills] or [apply for a loan]</li> <li>n [use your credit or debit card]</li> </ul> <i>[We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.]</i>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>n sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>n affiliates from using your information to market to you</li> <li>n sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.  n <i>Home Savings &amp; Loan has no affiliates.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  N <i>Home Savings &amp; Loan does not share with nonaffiliates so they can market to you.</i>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  n <i>Home Savings &amp; Loan doesn't jointly market.</i>