

FACTS**WHAT DOES FIRST FEDERAL BANK OF OHIO 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?	<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> <ul style="list-style-type: none"> ■ Social security number, name, and address ■ Types of accounts and account balances ■ Account activity, deposit history, and payment history ■ Credit history, credit scores, and income <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 First Federal Bank of Ohio chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Federal Bank of Ohio 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	NO	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 our affiliates to market to you	YES	YES
For our nonaffiliates to market to you	NO	We don't share

Questions?	Call (419) 468-1518 or go www.firstfederalbankofohio.com .
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Who we are

Who is providing this notice?

First Federal Bank of Ohio

What we do

How does First Federal Bank of Ohio 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 restrict access to information about you to those employees who need to know that information to provide products or services to you.

How does First Federal Bank of Ohio collect my personal information?

We collect your personal information, for example, when you

- *open an account or deposit money*
- *pay your bills or apply for a loan*
- *apply for and use your credit or debit/ATM card*

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

Why can't I limit all sharing? collect my personal information?

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.

- *First Federal Bank of Ohio may disclose information about you to financial service providers, such as securities broker-dealers & insurance agents.*

Nonaffiliates

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

- *First Federal Bank of Ohio does not share information with nonaffiliates other than as described above.*

Joint marketing

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

- *First Federal Bank of Ohio does not participate in joint marketing.*

Other important information

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law.