

FACTS	WHAT DOES CENTRAL FEDERAL SAVINGS AND LOAN 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 the 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores
HOW?	All financial companies need to share customers' personal information to run everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Central Federal Savings and Loan chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Central Federal 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 and other financial companies	YES	YES
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For non-affiliates to market to you	YES	YES

To Limit Our Sharing	<ul style="list-style-type: none"> • Mail the form below <p>Please note: If you are a new customer, we can begin sharing your information (30) days from the date we 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.</p>
Questions?	Call 573-364-1024



Mail-In Form							
	Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with other financial institution to jointly market to me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.						
	<table border="1"> <tr> <td>Name</td> <td></td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> </table>	Name		Address		City, State, Zip	
	Name						
	Address						
City, State, Zip							
<p>Mail to: Central Federal Savings and Loan 210 W 10th St Rolla, MO 65401</p>							

WHO WE ARE	
Who is providing this notice?	CENTRAL FEDERAL SAVINGS AND LOAN

WHAT WE DO	
How does Central Federal Savings and 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 buildings.
How does Central Federal Savings and Loan 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 deposit money • Pay your bills or apply for a loan • Use your debit card or ATM card <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Central Federal Savings and Loan has no affiliates.</i></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Non-affiliates we share with can include [mortgage companies, insurance companies, direct marketing companies].</i></p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing partners include [companies such as credit card companies].</i></p>