



107 North Chestnut Street
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Phone 815-268-7676
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www.federatedbank.com

Rev [06/10]

FACTS

WHAT DOES FEDERATED BANK 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?

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 Income
- Account Balances and Transaction History
- Credit History and Credit Scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Federated Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Federated 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 | No | We do not share |
| For joint marketing with other financial companies | No | We do not share |
| For our affiliates' everyday business purposes— information about your transactions and experiences | No | We do not share |
| For our affiliates' everyday business purposes— information about your creditworthiness | No | We do not share |
| For our affiliates to market to you | No | We do not share |
| For nonaffiliates to market to you | No | We do not share |

Questions?

Call (815) 268-7676 or go to www.federatedbank.com

Branch Locations:

Bradley Facility
 327 S. Kinzie Ave
 Bradley, IL 60927
 815-932-7000

Chebanse Facility
 110 W. First North St
 Chebanse, IL 60922
 815-697-2394

Loda Facility
 Route 45
 Loda, IL 60948
 217-386-2392

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What we do

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| How does Federated Bank 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 Federated Bank 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 ■ Use your debit card or make a wire transfer ■ Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus. |
| 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. |

Definitions

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|------------------------|--|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Federated Bank has no affiliates</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Federated Bank does not share with nonaffiliates so they can market to you.</i> |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Federated Bank does not jointly market</i> |

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