

FACTS
WHAT DOES FIRST FEDERAL LAKEWOOD 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 payment histories
- 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 **FIRST FEDERAL LAKEWOOD** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FIRST FEDERAL LAKEWOOD 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	NO	WE DON'T SHARE
For our affiliates' to market to you.	NO	WE DON'T SHARE
For nonaffiliates to market to you.	NO	WE DON'T SHARE

QUESTIONS?

Call 216.529.2700 (within Cuyahoga County) / toll-free 800.966.7300 (outside Cuyahoga County)

Who we are

Who is providing this notice?

First Federal Lakewood means First Federal Savings & Loan Association of Lakewood

What we do

How does **First Federal Lakewood** 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 **First Federal Lakewood** collect my personal information?

We collect your personal information, for example when you

- open an account or apply for a loan
- give us your income information or provide employment information
- provide account information

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

Why can't I limit all sharing?

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.

Our affiliates include First Mutual Holding Co. and financial companies affiliated with First Mutual Holding Co. A list of First Mutual Holding Co. affiliates can be found at <https://www.firstmutualholding.com/affiliates>.

Nonaffiliates

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

First Federal Lakewood does not share with nonaffiliates so they can market to you.

Joint marketing

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

Our joint marketing partners include a credit card bank, investment services/broker dealer, and marketing service providers.

Other Important Information

Phone Calls, Texts, and Email Messages: If, at any time, you provide to **First Federal Lakewood**, its affiliates or designees contact numbers that are wireless telephone number(s) including, but not limited to, cell or VoIP numbers, you are consenting to **First Federal Lakewood** using an automated dialing system to call or text you, or to send prerecorded messages to you, in order to service, and collect on, any **First Federal Lakewood** personal account(s) and business account(s) (for which you are an authorized signer, guarantor or designated contact person) but not to market to you. For any type of phone calls with **First Federal Lakewood**, you consent that the call may be monitored or recorded for quality control and training purposes. By providing your email address, you consent to receive electronic mail from **First Federal Lakewood**.

First Federal Lakewood Website and Services: Our website(s), mobile application(s), social media, or other services, sites, pages, or materials may have additional terms about the privacy or use of your information. Please review the privacy notice for the specific site/service you are using.

Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/ or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

State law: We follow state law where state law provides you with additional privacy protections.