

FACTS

WHAT DOES CENTRAL FEDERAL SAVINGS & LOAN ASSOCIATION 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
- Credit history
- Credit scores
- Overdraft history
- Credit card or other debit
- Checking account information

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

WHY?

All financial companies need to share customer's personal information to run their everyday business. In the second below, we list the reasons financial companies can share their customers' personal information; the reasons Central Federal Savings & Loan Association chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Central Federal Savings & Loan Association 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 investigation, 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	We don't share
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 nonaffiliates to market to you	No	We don't share
Questions?	Call 708-656-5000 or go to www.centralfederalsavings.com	

Who We Are

Who is providing this notice?

Central Federal Savings & Loan Association means the following institutions:
Central Federal Savings & Loan Association and Central Federal Banking Boxes (CFBB)

What We Do

How does Central Federal Savings & Loan Association 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 secure files and buildings.

How does Central Federal Savings & Loan Association collect my personal information?

We collect your personal information. For example, when you

- Open an account
- Apply for a loan
- Make deposits or withdrawals from your account
- Make a wire transfer
- Show your driver's license

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 law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *Our affiliates include:*
 - *Financial companies such as: Central Federal Bank Boxes (CFBB).*

Nonaffiliates

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

- *Central Federal Savings & Loan Association does not share with non-affiliates so they can market to you.*

Joint Marketing

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

- *Central Federal Savings & Loan Association does not jointly market.*

Other Important Information

For Illinois Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.