

Protecting Your Privacy

Please read this Privacy notice carefully. It explains how First Federal protects your personal financial information. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

During the course of business, First Federal may collect nonpublic personal information about you from the following sources:

- ◆ Information we receive from you on applications or other forms;
- ◆ Information about your transactions with us, or others; and
- ◆ Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- ◆ Information we receive from you on applications or other forms, such as your name, address, assets, and income;
- ◆ Information about your transactions with us, or others, such as your account balance, and payment history; and
- ◆ Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.



First Federal

Making a difference. Together.

360-417-3204 1-800-800-1577

INFORMATION WE MAY SHARE AND USE. We may disclose the information we collect, as described above, with nonaffiliated third parties that are acting on our behalf, or as permitted by law, including:

- ◆ Companies that perform support services for us, such as data processors, technical systems consultants and programmers, check printers, our financial partners as a part of a private label credit card account, or companies that help us market products and services to you. All such companies that act on our behalf are contractually obligated to keep the information we share only to provide services we ask them to perform for us.
- ◆ Government entities, courts or other entities (in response to subpoenas and other legal processes), or those with whom you have requested us to share information.

INTERNAL SECURITY CONTROLS. We restrict access to nonpublic personal information about you to only those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

OPT-OUT OPTION. First Federal only shares information about you as described in this privacy policy. If you do not want us to share information about you within our organization or third-party service providers for marketing purposes, contact us at **(360) 417-3204** or write to us at **PO Box 351, Port Angeles, WA 98362**, or at **www.ourfirstfed.com/privacy**.

Please understand that, should you make this election, you will also not receive any promotional or limited offer information regarding any product or service First Federal offers. Please allow 4-6 weeks for your request to take effect.

PLEASE NOTE. Your previous notifications regarding your marketing preferences will remain in effect. You do not need to notify us again. If you close your account(s) or your account(s) becomes inactive, we will continue to adhere to the policies described herein.