

FACTS	WHAT DOES Home Federal Bank DO WITH YOUR PERSONAL INFORMATION?		7/2024
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 Transaction history - Asset and Account balances - Payment history and Credit history		
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 Home Federal Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information	Does Home Federal Bank share?	Can you limit this sharing?	
For our every day 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	Yes	
For joint marketing with other financial companies	Yes	Yes	
For our affiliates' everyday business purposes -- information about your transactions and experiences	Yes	Yes	
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes	
For our affiliates to market to you	Yes	Yes	
For nonaffiliates to market to you	Yes	Yes	
To limit our sharing	<p>- Mail the form below</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call 308-382-4000 or 800-658-3183 or go to www.homefederalne.bank		

Mail-in Form									
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choice(s) only to me</p>	<p>Mark any/all you want to limit:</p>								
	<p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p>								
	<p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>								
	<p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>								
	<p><input type="checkbox"/> Do not share my personal information to market to me.</p>								
	<p><input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.</p>								
<table border="1"> <tr> <td data-bbox="264 1686 496 1717">Name</td> <td data-bbox="496 1686 1240 1717"></td> </tr> <tr> <td data-bbox="264 1717 496 1749">Address</td> <td data-bbox="496 1717 1240 1749"></td> </tr> <tr> <td data-bbox="264 1749 496 1780">City, State, Zip</td> <td data-bbox="496 1749 1240 1780"></td> </tr> <tr> <td data-bbox="264 1780 496 1871">Phone Number</td> <td data-bbox="496 1780 1240 1871"></td> </tr> </table>	Name		Address		City, State, Zip		Phone Number		<p>Mail to: Home Federal Bank P.O. Box 1009, Grand Island, NE 68802-1009</p>
Name									
Address									
City, State, Zip									
Phone Number									

What we do

How does Home Federal 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 Home Federal 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 - Give us your contact information or Provide employment information - 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 <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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Our affiliates include the Home Federal Investment Center.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Nonaffiliates we share with can include the Principal Financial Group working with the Home Federal Investment Center.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Home Federal Bank does not jointly market.</i>