

Protecting your privacy is important to Freedom Institution. We want you to understand what information we collect and how we use it. We will tell you the sources for nonpublic personal information we collect on our customers, and the measures we take to secure that information

Important Notice About Customer Information

Freedom Institution values the trust and confidence you have placed in us as your financial institution. We believe every customer's personal information should be handled with care. To ensure that we live up to your trust, we have defined the procedures we will use to protect customer information, even to the point of written agreements with our service providers or vendors that they are not to use this information except for our behalf. We want you to understand how we obtain and use information about our customers, but most of all to let you know we value our relationship with you. We will not disclose your nonpublic personal information to nonaffiliated parties, except as permitted by law.

Sources of Information We Collect

So that we can make informed decisions about extending services to our customers, we may collect nonpublic personal information about customers from several sources:

- Information we receive from you on applications or other forms, including financial statements
- Information about your transactions with us
- Information we obtain from a consumer reporting agency

Our Security Procedures That Protect Customer Information

We protect our customers' privacy by restricting access to personal and account information to those employees who need to know that information to provide products or services. We also maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. Examples of nonpublic personal information we obtain in providing a financial product or service to you would be your account balance, credit history, overdraft history, and a financial statement.

Authorized Sharing of Customer Information

Information will only be disclosed to third parties under certain conditions such as: To service providers and companies that perform marketing services on our behalf (for example, check printers, payment books, etc.).

- As part of the routine course of business, such as servicing a loan or account with us and sharing with reputable credit reporting agencies.
- As required by law (for example, to government entities in response to subpoenas).
- If we have written permission from the account holder.

Federal law allows us to disclose the information listed above with companies or other financial institutions that perform marketing services on our behalf. You do not have a right to opt out of the disclosure of this information.

Consumer's Right to Opt-Out

Freedom Institution does not currently share personal customer information with non-exempt third parties; therefore you do not have an opt-out option. Currently we have no plans to share any of this information with non-exempt third parties. However, if we would decide to in the future, the opt-out option will be offered to our customers.

We believe that keeping your trust is very important, so if you should have inactive or closed account(s) with us, we will continue to adhere to the policies and practices described in this notice. We value your business and hope you will remain with us for many years to come.