

FACTS

WHAT DOES FIRST FREEDOM BANK 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 history
- 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 Freedom Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does First Freedom Bank 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 | No | We don't share |
| For our affiliates' everyday business purposes-- information about your transactions and experiences | No | We don't share |
| 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 615-444-1280 or go to <https://www.firstfreedombank.com/>

What we do

| | |
|---|--|
| How does First Freedom 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 First Freedom Bank collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - Open an account or Apply for a loan - Use your credit or debit card or Make deposits or withdrawals from your account - Provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

Definitions

| | |
|------------------------|--|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>First Freedom Bank does not share with our affiliates.</i></p> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>First Freedom Bank does not share with nonaffiliates so they can market to you.</i></p> |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>- <i>First Freedom Bank doesn't jointly market.</i></p> |

Online Banking Privacy Policy Notice – First Freedom Bank

The collection, storage and sharing of customer information is an important part of delivering useful banking products and services to consumers. To serve you, as a consumer, efficiently and conveniently, we have to make use of the modern technology and customer information. We know that you are concerned about privacy and our use of the information you give us. We are committed to an ongoing review of our procedures and policies in the interest of protecting your privacy.

Privacy of Information

Visitors to our bank's Website remain anonymous. We do not collect identifying information about visitors to our site. We may use standard software to collect non-identifying information about our visitors, such as: (1) Date and time our site was accessed; (2) IP address (A numeric address given to servers connected to the Internet); (3) Web browser used; (4) City, State, and country. If collected, the bank would use this information only to create summary statistics and to determine the level of interest in information available on our site. Visitors may elect to provide us with personal information via E-mail, online registration forms, or our guest book. Any information provided would only be used internally, as appropriate, to handle the sender's request. Information you provide will not be disseminated or sold to other organizations. Some areas of our Website may use a "cookie" temporarily stored in the visitor's computer memory (RAM) to allow the web server to log the pages you use within the site and to know if you have visited the site before.

Protection & Confidentiality of Nonpublic Personal Information

We are providing this notice as required by the Federal Financial Privacy Law and the Fair Credit Reporting Act.

We limit access to nonpublic customer information about you to our employees who need to know that information for us 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.

Nonpublic personal information means personal financial information about you that we collect in connection with providing you with a financial product or service that is not made publicly available.

Categories of Nonpublic Personal Information FFB May Collect

When appropriate in conducting business, we may collect nonpublic information about customers from a variety of sources:

- Information the customer has provided on applications or other forms
- Information about the customer's transactions with us, our affiliates or others

- Information we may obtain from consumer credit reporting agencies
- Information from third parties such as employment verification and property insurance coverage.

Categories of Nonpublic Personal Information FFB May Disclose

We may disclose nonpublic personal financial information about you to companies that perform marketing services on our behalf or to financial institutions or securities companies with whom we have joint marketing agreements. We will disclose, as permitted by law, but only if directed by you, nonpublic personal information about you to our affiliates(s) or future affiliate(s). These affiliated companies are or will be financial service providers, such as title companies or insurance companies. We may also disclose nonpublic personal financial information about our customers or former customers to non-affiliated third parties as permitted or required by law or authorized by you. We do not sell nonpublic information to telemarketers.

If you no longer do business with us, we will continue to protect your nonpublic personal information using the same policies and practices.

Encryption, Firewalls, and Other Protection

All requests must pass or filter through a router and firewall before they are permitted to reach our server. A router is a piece of hardware that works in conjunction with the firewall. The firewall is a piece of software that blocks and directs traffic coming into our server. This configuration only allows traffic necessary to process acceptable data requests, such as sending customer requests to the bank or retrieving web pages.

All personal and account information that passes between your computer and First Freedom Online Banking is encrypted. This means that while your information is in transit, it is scrambled so that only First Freedom Bank's computer equipment can reassemble it to its original text format. When our bank sends personal account information to you, it is also encrypted so that only your computer can decipher it and reconstruct the data transmitted.

Frequently Asked Questions

What are cookies? - A cookie is a file sent from a website to your computer's hard drive that is logged on to the site. This file allows the site to recognize whether the computer has been there before and what security requirements and browser preference the computer requires.

Only the site that sent the cookie can read the cookie, and only information that has been given directly by the logged-on user to the site is accessible. Computer viruses cannot be transmitted through cookies.

Do I have to accept cookies? - You as a customer can choose not to accept cookies. You may do this by making the appropriate selection from your browser options. However, certain services require cookies for effective delivery. Whenever this is the case, you will be informed that you will need to allow cookies if you wish to receive the service. Cookies also make your visit to a site simpler by keeping you from having to re-enter your password every time you change pages within a secure session.