

FACTS

WHAT DOES HOYNE SAVINGS 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and payment history ■ Account balances and employment information ■ Credit history and account transactions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Hoyne Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hoyne Savings 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	Yes	No
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 our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>Please note:</p> <p>If you are a customer, we can begin sharing your information 30 days from the date we 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>
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Questions?	Call 773-283-4100 or 708-361-8000 or go to any Hoyne Branch
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Mail-in Form

<p>Leave Blank OR [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below <input type="checkbox"/> Apply my choices only to me]</p>	<p>Mark any/all you want to limit:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. 	
	Name	
	Address	
	City, State, Zip	
		<p>Mail to: Hoyne Savings Bank 4786 N. Milwaukee Ave Chicago, IL 60630</p>

Who we are

Who is providing this notice?

Hoyne Savings Bank, including its affiliate listed below.

What we do

How does Hoyne Savings 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.

We also maintain other physical, electronic, and procedural safeguards to protect this information to those employees for whom access is appropriate.

How does Hoyne Savings Bank collect my personal information?

We collect your personal information, for example, when you

- *Open an account or pay your bills*
- *Apply for a loan or show your driver's license*
- *Use your debit card*

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

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.

- *Our affiliates include Prospect Services Inc. DBA Hoyne Insurance Services*

Nonaffiliates

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

- *Hoyne Savings Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

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

- *Our joint marketing partners include securities broker-dealers and insurance agents.*

Other important information

Illinois law require that we not disclose any of your financial records or other information regarding your account to persons other than those permitted by Illinois law, for example, our employees and agents, except where allowed by law, unless you authorize us to do so.