

FACTS	WHAT DOES UNION FEDERAL SAVINGS AND LOAN ASSOCIATION DO WITH YOUR PERSONAL INFORMATION
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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.
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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 ■ Account Balance, payment history, and overdraft history ■ Credit history, mortgage rates and payments <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list reasons financial companies can share their customers' personal information; the reasons Union Federal Savings and Loan Association chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Union Federal share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transaction, 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	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	No
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 309-853-3535 or go to myunionfederal.com
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Who we are	
Who is providing this notice?	Union Federal Savings and Loan Association
What we do	
How does Union Federal Savings and Loan Association 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 Union Federal Savings and Loan Association 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 deposit money ■ Pay your bills or apply for a loan ■ Use your Debit or ATM card <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	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other Important Information	
<p>Union Federal does not share customer information with Nonaffiliated Third Parties, except to process your transactions as permitted by law. We do not share information for marketing purposes. We do not allow customers to Opt Out of information sharing, because we do not share the above mentioned information except as permitted by law.</p>	