


FACTS WHAT DOES HOMESTEAD 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. The information can include:

- Social Security Numbers
- Income Information
- Account Balances
- Payment History
- Transaction History
- Credit History

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 Homestead Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Homestead 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 DO NOT SHARE
For our affiliates' everyday business purposes - - information about your transactions and experiences	NO	WE DO NOT SHARE
For our affiliates; everyday business purposes - - information about your credit worthiness	NO	WE DO NOT SHARE
For nonaffiliates to market to you	NO	WE DO NOT SHARE

Questions?

Call: 308-784-2000 or go to www.homestead.bank

WHO WE ARE

Who is providing this notice?	Homestead Bank, Homestead Insurance, Homestead Investments & First National Financial Services
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WHAT WE DO

How does Homestead 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 Homestead Bank collect my personal information?	• Open an Account or Deposit Money • Pay Bills or Apply for a Loan • Apply for Insurance or Pay Insurance Premiums • Access our online services we may collect information in the form of “cookies”. This information is protected and used only for internal processing and to verify your identity 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 • 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.

DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. *Homestead Bank does not share with our affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. *Homestead Bank does not share with non-affiliates so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. * Homestead Bank does not jointly market