

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF VALDOSTA

3 CONVENIENT LOCATIONS
2728 N. OAK ST., - 411 N PATTERSON ST.,
VALDOSTA
821 LAKES BLVD., LAKE PARK
PH # 229-244-0164

PRIVACY DISCLOSURE

As a customer of First Federal Savings & Loan Association of Valdosta, you provide us with important information about yourself. We believe it is our responsibility to safeguard your personal and financial information.

We have developed the following privacy policy to ensure you the confidentiality you deserve. You have our promise that we will adhere to these guidelines. It is our pledge to you.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean First Federal Savings & Loan Association of Valdosta.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- * Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - * Deposit account
 - * Loan account
 - * Safe deposit box
 - * Retail installment contract we hold and service
 - * Self-directed Individual Retirement Account

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information. We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information

that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us.

Ownership does not mean complete ownership, but means owning enough to have control.

A nonaffiliated third party is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

INFORMATION WE COLLECT ABOUT YOU

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms,
- Information about your transactions with us, our affiliates, or others,
- Information we receive from a consumer-reporting agency

NO DISCLOSURES OUTSIDE OF EXCEPTIONS

We do not disclose any nonpublic personal information about our customers or **former** customers to anyone, except as permitted by law.

CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to those employees who need to know that information 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.

ADDITIONAL INFORMATION

AUTHORIZED SHARING - JOINT MARKETING

We may disclose the following information to other financial institutions with whom we have joint marketing agreements:

- * Information you give us on an application or other forms, such as:
 - * Name
 - * Address
 - * Social Security Number
- * Information about your transactions with us, such as:

* Types of accounts

We disclose the information listed above with other financial institutions with whom we have joint marketing agreements. You do not have a right to opt out of the disclosure of this information.

TYPES OF BUSINESSES

We may disclose information pursuant to joint marketing agreements to the following types of businesses:

- * Financial service providers, such as:
- * Insurance agents

REASONS FOR DISCLOSING

We may disclose information about you to other financial institutions with whom we have joint marketing agreements to provide you with information about additional products and services.

LIMITATIONS ON DISCLOSURE

Here are the limitations we impose on the use of information disclosed to other financial institutions with whom we have joint marketing agreements:

- * We only allow direct mail solicitations.
- * We do not allow telephone solicitations.