

For More Information

If you have questions or concerns, please visit our website at www.firstmutual.com or contact us at 1-800-735-7303 and ask for our Central Service Center. We will be glad to answer your questions.

Privacy Policy

We know your privacy is important and have established the following policy.

Please review carefully and contact us if you have any questions.

Our Privacy Policy

At First Mutual Bank, we know personal privacy is important to you. We're committed to protecting your privacy and have adopted the following privacy policy, continuing our commitment to our valued customers.

Your Privacy

We recognize that you expect privacy for your personal and financial affairs and we understand the need to safeguard sensitive information about you that you have entrusted to us. This Policy applies to all of the Bank's customers (including information that the Bank may still have about previous customers).

Information Security

First Mutual Bank employees are committed to your privacy in the collection, use, retention, and security of information regarding your account. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you.

We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your personal information.

First Mutual Bank attempts to collect and retain accurate information. If you believe that any of your private information in the Bank's files may not be accurate in all respects, please contact us as noted on back.

Collection of Information

We collect non-public personal information about you in the normal course of business from the following sources:

- Information we receive from you on applications or other forms, such as name, address, and telephone number;
- Information about your transactions or experiences with us or others, such as your account balances, payment history, and account activity;
- Information we receive from a consumer reporting agency, such as your credit worthiness and credit history.

Uses and Disclosure of Information

First Mutual does not disclose non-public personal information about our customers or former customers to anyone, except as allowed by law.

As permitted by law, we may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. For example, we may share information with financial service providers with which we offer products such as credit cards. It is First Mutual Bank's policy to include confidentiality and data protection provisions in the contracts we make with these companies. We provide the limited information they need to perform their services.

Information by Mail and Telephone

Many customers wish to reduce the amount of national advertising that they receive. One way to do that is to notify the Direct Marketing Association. The Direct Marketing Association has no relation to First Mutual Bank, but we have included the following addresses as a service to you so that you may request exclusion from mailing and telemarketing lists.

Mail Preference Service
c/o Direct Marketing Association
P.O. Box 643
Carmel, NY 10512

Telephone Preference Service
c/o Direct Marketing Association
P.O. Box 1559
Carmel, NY 10512

Please be sure to include complete information about each name, address, and telephone number that you would like to have excluded from national advertising lists. If you have moved within the last year, please also include your old address and phone number. The same is true for name changes and the addresses and phone numbers associated with each name.

Changes and Availability of Policy

We reserve the right to change our Privacy Policy from time to time. If, at any time in the future, it is necessary to disclose any of your personal information in a way that is inconsistent with this policy, we will give you advance notice of the proposed change so that you will have the opportunity to opt out of such disclosure.