

Federal regulations require that each of our consumers receives this notice.

YOUR PRIVACY & SECURITY

First Savings Bank of Perkasio and its affiliates, consisting of the wholly owned subsidiaries of First Savings Insurance, Inc. and First Savings Investment Group, Inc., strive to bring you the financial products and services you want and expect. To meet this goal, information about current and former customers is shared among the affiliates to the extent permitted by law.

This privacy notice is being given by First Savings Bank of Perkasio and its affiliates to provide details about the information we collect and disclose. It also explains how we handle this information as it relates to you and your accounts. We recognize that through the course of our interaction you have entrusted to us sensitive nonpublic information about you and your finances.

PROTECTING CUSTOMER INFORMATION

We want you to know that your relationship with us is treated with the confidentiality that you expect and deserve. Since we are committed to servicing the needs of our customers, we will continue to take all reasonable steps to protect the privacy of your relationship with us.

In keeping with this commitment of protection and confidentiality, your personal information is kept under physical, electronic and procedural safeguards that comply with or exceed State and Federal regulations and standards.

Access to your personal information is limited to only those of our employees, agents or contractors who need to know the information in order to provide products and services to you.

We require companies working for us to protect information and require that it only be used to provide the services we ask them to perform.

All employees have a copy of this policy and are trained at least annually regarding the importance of safeguarding customer information. The financial privacy coordinator, the human resources director, and the appropriate department manager will take disciplinary action against any employee who violates the privacy policy and procedures.

INFORMATION WE COLLECT

First Savings Bank of Perkasio and its affiliates collect nonpublic, personal information about you from many sources, including the following:

- 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.

Nonpublic, personal information does not include that which is available from government records, widely distributed media, or government-mandated disclosures.

In order to help the government fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens a new account. We collect only the information necessary to deliver products and services of the highest quality to our customers.

INFORMATION WE SHARE

We may share information we have about our experiences or transactions with you or your account among our family of affiliates. This includes account balances and payment history. Non-transactional information such as asset and income data or credit report data may also be shared to evaluate your eligibility for various financial products and services. We do not share information to non-affiliated third parties unless required to provide a product or service to customers, such as the printing of checks.

We are permitted and sometimes required by law to share your information with credit bureaus and government entities in responding to subpoenas and other legal processes. We will also share information to those companies with whom you have requested us so to do.

AFFILIATED MARKETING SHARING AGREEMENT

Federal law gives you the right to limit some but not all marketing from our affiliates. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our affiliates.

You may limit the affiliates in the First Savings group of companies, such as the bank, our insurance brokerage and securities brokerage affiliates, from marketing their products or services to you based on your personal information that we collect and share with them. This information includes your income, your account history with us, and your credit score.

Your choice to limit marketing offers from our affiliates will apply until you tell us to change your choice, or for five years from when you tell us your choice. Once that period expires, you will receive a renewal notice that will allow you to continue to limit marketing offers from our affiliates for another five years.

We may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements:

- Information we receive from you on applications or other forms, such as name, address, social security number, assets, and income.
- Information about your transactions with us, our affiliates, or others such as account balances or payment history.
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Although you will not have the option to opt out of this sharing agreement, if we share information with a third-party nonaffiliated marketing firm for the purpose of telling you about our new products or services, we will enter into a written agreement with the third party that will require the third party to maintain the confidentiality of the information in the same manner the bank would and to restrict its use.

We will not provide your personal information to companies for the purpose of their independent telemarketing or direct mail marketing of any products or services.

IT'S YOUR CHOICE

If you do not wish us to share your information among the First Savings group of affiliated companies or non-affiliated third parties other than permitted or required by law, please call us anytime during business hours at: 888-420-2424 (Then press 0 for a service representative.)

First Savings Bank of Perkasio applies the choice to opt out on the individual level. This means that each individual must choose to opt out. If you have already made a choice to limit marketing offers from our affiliates, you do not need to act again until you receive the renewal notice.

For multiple owners on an account, product or policy we will treat the opt-out direction by a joint owner as applying to all of the associated joint owners. First Savings applies the opt out selections at the household level. This means that everyone with the same last name at the same address will be opted out if a person in that household opts out. If you have already made a choice to limit marketing offers from our affiliates, you do not need to act again until you receive the renewal notice.

You may also write us at anytime to inform us of your choice. Please include the following information:

- Your Name
- Address
- The statement, "I do wish not to participate in First Savings Bank of Perkasio's affiliate-sharing marketing."

Mail your request to:
Compliance Officer
First Savings Bank of Perkasio
PO Box 176
Perkasio, Pa 18944-0176