



Privacy Notice

Rev. April 2010

FACTS	WHAT DOES Mutual 1st Federal 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?	<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, Income and other information we receive from you or obtain when verifying information on applications or other forms • Account Balances and Payment History • Credit History and information we receive from a consumer-reporting agency <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Mutual 1 st Federal chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mutual 1 st Federal 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	No
For our affiliates' everyday business purposes —information about your transactions and experiences	No	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	No
For nonaffiliates to market to you	No	Mutual 1st Federal does not share with non-affiliated third parties

Questions?	Call 402-697-8200 or 877-697-8545 or go to www.mutualfirst.com
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What we do	
How does Mutual 1 st Federal 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 Mutual 1 st Federal collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account • deposit money • apply for a loan • use your credit or debit card • Show your driver's license or government-issued ID <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
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Mutual 1st Federal has no affiliates</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Mutual 1st Federal does not share with nonaffiliates so they can market to you.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Mutual 1st Federal does not jointly market.</p>
Other important information	
It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address, phone number or email changes, please advise us of the change.	