

## FACTS

## WHAT DOES MUTUAL SAVINGS ASSOCIATION, FSA 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. This information can include:

- Social Security Number and Date of Birth
- Account Numbers and Transaction History
- Address and Phone Number

### HOW?

All financial companies need to share client's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their client's personal information; the reasons Mutual Savings Association chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Mutual Savings share? | Can you limit this sharing? |
|---|----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | YES                        | NO                          |
| <b>For our marketing purposes</b> – to offer our products and services to you   | YES                        | NO                          |
| <b>For joint marketing with other financial companies</b>   | NO                         | N/A                         |
| <b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences   | YES                        | YES                         |
| <b>For our affiliates' everyday business purposes</b> – information about your creditworthiness   | NO                         | N/A                         |
| <b>For our affiliates to market to you</b>  | YES                        | YES                         |
| <b>For non-affiliates to market to you</b>  | NO                         | N/A                         |

### To limit our sharing

- Call 913-682-3491
- Visit us online: [www.mutualwave.com](http://www.mutualwave.com)

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

### Questions?

Call 913-682-3491 or go to [www.mutualwave.com](http://www.mutualwave.com)



## Who we are

|                               |                                 |
|-------------------------------|---------------------------------|
| Who is providing this notice? | Mutual Savings Association, FSA |
|-------------------------------|---------------------------------|

## What we do

|  |  |
|--|--|
| How does Mutual Savings Association 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 secure files and buildings.   |
| How does Mutual Savings Association collect my personal information?               | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Apply for a loan or deposit account</li> <li>• Change address or other contact information</li> <li>• Inquire about any of our products or services</li> </ul>  |
| Why can't I limit all sharing?   | Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Choosing to limit the sharing of information is specific to each client, not an account  |

## Definitions

|                 |  |
|-----------------|--|
| Affiliates      | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Financial Strategies Inc.</li> </ul> |
| Non-affiliates  | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• None</li> </ul>                  |
| Joint Marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• None</li> </ul> |