

PRIVACY STATEMENT

FACTS	WHAT DOES FOSTER BANK DO WITH YOUR PERSONAL INFORMATION?	
WHY?	Foster Bank chooses how we share your personal information. Federal law gives consumers the right to restrict 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: <ul style="list-style-type: none"> • Social security number and income • Account balances and payment history • Credit history and credit scores 	
HOW?	Foster Bank shares customers' personal information to run their everyday business - to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons Foster Bank can share our customers' personal information, the reasons Foster Bank chooses to share, and whether you can limit this sharing.	
Reasons we can share your personal information	Does Foster Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain our account(s), respond to court orders and legal investigations, or respond to credit bureaus	Yes	No
For our marketing purposes - to offer products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes - information about your transactions and experiences	No	N/A
For our affiliates to market to you	No	N/A
For our non-affiliates to market to you	No	N/A
To limit our sharing	<ul style="list-style-type: none"> • Call 773-588-7700 • Visit us online; www.fosterbank.com <p>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.</p>	
QUESTIONS?	Call 773-588-7700 or go to www.fosterbank.com	

Who we are	
Who is providing this notice?	Foster Bank
What we do	
How does Foster Bank 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 safeguards and secured files and buildings.
How does Foster Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit cards <p>We also collect your personal information from 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 credit-worthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <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?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial.</p> <ul style="list-style-type: none"> • Foster Bank currently does not have any affiliated companies.
Non-affiliates	<p>Companies not related by common ownership or control.</p> <p>They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Non-affiliates we share with can include: mortgage companies, insurance companies, direct marketing companies and non-profit organizations.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or service to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include credit card companies.