



The mission of HomeStar Bank and Financial Services and all of its affiliates is to help you meet your personal financial goals by providing you with the appropriate products and services. To accomplish this, and to help us anticipate your needs, HomeStar Bank and Financial Services and its affiliates (HomeStar Insurance Services and HomeStar Title Company) share authorized information about you with each other on a confidential basis. This allows us to understand your financial needs better.

While information is the cornerstone of our ability to provide superior service, our most important asset is our customers trust. Keeping customer information secure, and using it only as our customers would want us to, is a top priority for everyone at HomeStar Bank and Financial Services.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean HomeStar Bank and Financial Services.

This is our privacy notice for our customers. A copy of this notice can be obtained at any HomeStar Bank and Financial Services location. When we use the words "you" and "your" we mean the following types of customers:

- Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - Deposit account
 - Loan account
 - Safe deposit box
 - Retail installment contract we hold and service
 - Insurance policies issued by or through us
 - Self-directed Individual Retirement Account
 - Financial, investment, or economic advisory services
 - Securities
 - Annuities
 - Mutual fund
 - Brokerage account

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

We first define some terms.

Nonpublic personal information means information about you that we collect in

connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "*information*" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "*other party*".

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with other parties
- Information from a consumer reporting agency
- Information we receive as a result of verifying customer information

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

Transaction and experience information from our account records:

- Information about your transactions and experience with us, such as:
 - Name
 - Address
 - Account balances
 - Account activity
 - Types of accounts
 - Parties to the transaction
 - Credit card usage
 - Payment history
 - Deposit history
 - Policy coverage
 - Premiums

Federal law allows us to disclose the information listed above with our affiliates. However, we will allow you to opt out of the disclosure of this information to our affiliates.

Other information not taken from transactions and experience:

- Information you give us on an application or other forms, such as:
 - Telephone number

You may opt out of the disclosure of the information listed above.

Types Of Affiliates

We may disclose information about you to the following types of affiliates:

- Financial service providers, such as:
 - Insurance agents

Reasons For Disclosure

We may disclose information about you to our affiliates to provide you with information about additional products and services.

YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

INFORMATION ABOUT FORMER CUSTOMERS

If you decide to close your account or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice. We do not disclose information about former customers, except as permitted by law.

YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR INFORMATION

Affiliates. We may disclose your information with our affiliates. If you do not want us to disclose your information with our affiliates, you can block the disclosure of this information. This is known as your right to "opt out."

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

If you wish to opt out of the disclosure of your information, you may do so by checking the appropriate box on the Opt Out Notice that you received with this notice and returning it to us at this address:

HomeStar Bank and Financial Services
Attn: Marketing Department
3 Diversatech Drive
Manteno, IL 60950



3 Diversatech Drive

Manteno, IL 60950
815-468-BANK (2265)

12-08

YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information.

Affiliates. We have explained the kinds of information we may disclose to our affiliates. We have also explained the kinds of affiliates with whom we may disclose the information. If you prefer that we do not disclose information to our affiliates you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

If you wish to opt out of the disclosure of your information, you may do so by checking the appropriate box below and returning this form to us at this address:



HomeStar Bank and Financial Services
Attn: Marketing Dept.
3 Diversatech Dr.
Manteno, IL 60950

Do not share my information with your affiliates.

If you choose not to opt-out now, you may exercise your right to opt-out at any time in the future.

Signature

Name(s)

Social Security Number(s)

Account Number(s)

Street Address

Apt #

City, State, ZIP

In addition to your rights regarding the **sharing** of information, which we have just covered, you also have the right to limit the **use** of certain information for marketing purposes as follows:

YOUR CHOICE TO LIMIT MARKETING

- HomeStar Bank and Financial Services, HomeStar Insurance Services and HomeStar Title Company are providing this notice.
- Federal law gives you the right to limit some but not all marketing from our “affiliates,” which in this notice means the following companies: HomeStar Bank and Financial Services, HomeStar Insurance Services and HomeStar Title Company. 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 our affiliates from marketing their products or services to you based on your personal information that they receive from us or other affiliates. This information includes your name, your address, your account balances, your account activity, your types of accounts, parties to the transaction, your credit card usage, your payment history, your deposit history, your policy coverage, your premiums and your telephone number.
- Your choice to limit marketing offers from our affiliates will apply until you tell us to change your choice.
- If you have already made a choice to limit marketing offers from our affiliates, you do not need to do so again.
- 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.
- If you have obtained a product or service jointly with another person or persons, a choice to limit marketing will apply to all parties to the account.

To limit marketing offers, contact us:

- **By mail:** Check the box and complete the form below, and send the form to:

HomeStar Bank and Financial Services
Attn: Marketing Department
3 Diversatech Drive
Manteno, IL 60950

Do not allow any of your affiliates to use my personal information to market to me or anyone else on this account.

Signature

Name(s)

Street Address

Apt #

City, State, ZIP

Account Number(s)

Social Security Number(s)