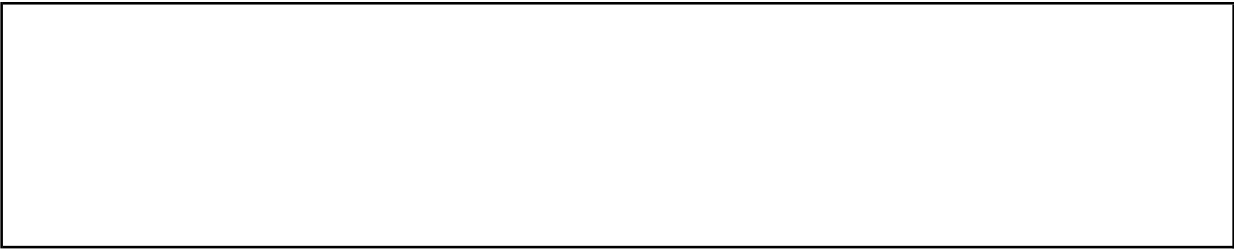


Who we are	
Who is providing this notice?	First Federal Savings & Loan Association of Mattoon
What we do	
How does First Federal S&L protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does First Federal S&L collect my personal information?	We collect personal information, for example, when you <ul style="list-style-type: none"> * Open an account or make deposits or withdrawals from your account * Pay your bills or apply for a loan * Use your debit card or show your driver's license We also collect personal information from others such as Credit Bureaus.
Why can't I limit sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> * None
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> * First Federal does not share with nonaffiliates
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> * None
Other important information	



Revised Feb. 2011