

FACTS
WHAT DOES WASHINGTON FINANCIAL BANK 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 account balances
- ◆ payment history and transaction history
- ◆ overdraft history and wire transfer instructions

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we will list the reasons financial companies can share their customers' personal information; the reasons Washington Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Washington Financial 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	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	We don't share

To limit our sharing

- ◆ Call 800-439-6246 - our menu will prompt you through your choice(s) or
- ◆ Visit us online: mywashingtonfinancial.com

Please Note:

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 724-222-3120 or go to mywashingtonfinancial.com

Who we are

Who is providing this notice?	Washington Financial Bank
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What we do

How does Washington Financial protect my personal information?	<p>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.</p> <p>To further protect your information, we restrict employee access to customer information only to those who have business reason to know such information.</p>
How does Washington Financial 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 debit card <p>We also collect your personal information from others such as credit bureaus, our 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 purpose—information about your creditworthiness ◆ affiliates from using your information to market to you ◆ sharing for nonaffiliates 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	Your choice will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ◆ <i>Our affiliates include companies such as Washington Settlement Services, Inc., WFSB Mutual Holding Company, Inc., Washington First Corporation, The Washington Financial Charitable Foundation.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ◆ <i>Washington Financial does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ <i>Washington Financial does not jointly market.</i>

WASHINGTON FINANCIAL BANK

INFORMATION SHARING OPT OUT

We may share information regarding our transactions and experiences with you with our affiliates. We may also share other information with our affiliates unless you direct us not to. If you do not want to share such information with our affiliates, please print your name, sign and date this form below and mail it to us at:

Washington Financial Bank
Consumer Privacy
77 South Main Street
Washington, PA 15301

I do not want you to share information you have obtained from a third party with your affiliates.

Name (Please Print)

Signature

Date