

FIRST FEDERAL SAVINGS & LOAN OF SAN RAFAEL

HOME OFFICE: 1030 Third at A Street • San Rafael, CA 94901-3108
General Information (415) 456-6231 • Deposits (415) 456-6232 • Loans (415) 456-6233

ONLINE PRIVACY STATEMENT

Rev. 02/2015

Your privacy is important to us. First Federal Savings and Loan Association of San Rafael ("First Federal") considers your privacy as one of its highest priorities. We respect your rights to keep your personal information confidential and understand your desire to avoid unwanted solicitations. For additional information about our privacy practices, you may access our Privacy Policy on our website.

We have taken the opportunity to tell you about our Online Privacy Statement and the steps we have taken to protect any and all your personal information.

We want you to understand that First Federal will not obtain information to identify customers or visitors to our website unless you choose to provide such information to us.

INFORMATION WE COLLECT

First Federal collects and uses certain personal information about individual customers, only where it is allowed by law and First Federal believes it is useful in providing products, services and other opportunities to our customers.

Should you elect to communicate with us via email, we may retain both the text of your message and our response as well as the domain or the source of the message. The information collected is not used or shared with third parties unless required or permitted by law.

PARTIES TO WHOM WE DISCLOSE INFORMATION

As a general rule, First Federal does not disclose personal information about our customers or former customers to anyone. If you have a deposit or loan account with us or perform a transaction with us, we may disclose information to third parties about your account(s) or the transactions you make:

- When it is necessary, helpful or customary for completing transactions to or from your account(s) or to resolve errors involving your account(s);
- To verify the existence and condition of your account(s) to a third party, such as a credit reporting agency or a merchant;
- To comply with legal process, such as subpoenas, orders, levies, or search warrants from government agencies or courts;
- To third party core processors who assist us in providing you with deposit or loan services ;
- When you give us written or electronic permission;
- When we are permitted by law.

MAINTENANCE OF ACCURATE INFORMATION

To prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, First Federal has in place established physical and electronic procedures to safeguard and secure the information we collect online.

First Federal limits employee access to personally identifiable information to those individual employees with a legitimate business reason for knowing such information.

PROTECTING CHILDREN'S PRIVACY ONLINE

The protection of children's privacy is especially important. From our website, we do not knowingly collect or maintain information from children under 13 years old without obtaining verifiable consent from their parents. Should a child whom we know to be under 13 send personal information to us, we will only use that information to respond to that child, seek parental consent, or provide parental notice. We are not responsible for the data collection and use practices of non-affiliated third parties to which our website may link.

For more information about the Children's Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission's website: www.ftc.gov.

LINKS TO OTHER WEBSITES

On First Federal's website, online banking product, eStatement page, or Bill Pay product we may provide hyperlinks to other third party websites where you can obtain products, services or information. While we do not provide and are not responsible for the product, service, or overall content available at a third party website, we will only provide hyperlinks to third party websites that we feel may be of use to you. While not necessarily an inclusive list, examples are Adobe Systems where you can download a free version of Adobe Reader allowing you to retrieve, view and print your eStatements, or Deluxe Corporation where you can re-order checks. We want you to be aware that our Privacy Policies and Online Privacy Statement do not apply to any third party website. We cannot guarantee how the third parties use cookies or whether they place cookies on your computer that may identify you personally. We urge you to review the privacy policies of each of the linked websites you visit before you provide them with any personal information.

CHANGES IN OUR PRIVACY POLICIES

First Federal may modify and amend as necessary our privacy policies to maintain the confidentiality of personal information you share with us.

HOW TO CONTACT US

If you need additional information or have questions regarding First Federal's Online Privacy Statement or Privacy Policy, please telephone us at 415-456-6232, or write us at First Federal Savings and Loan Association of San Rafael, 1030 Third Street, San Rafael, CA 94901, or stop by one of our branch offices.

ONLINE SECURITY STATEMENT

First Federal is pleased to offer online banking services. Delivering these services requires a solid security framework that protects you and our data from outside intrusion. We are committed to providing the safest operating environment possible for our customers.

There are several levels of security within our security framework. You must use a browser that supports the Secure Socket Layer (SSL) encryption if you wish to take full advantage of the security features on our site. SSL allows you to securely send and receive encrypted data over the internet. This protocol provides a secure channel for data transmission through its public/private key encryption capabilities. When you visit pages requesting sensitive personal information, we will encrypt the data to prevent third parties from accessing it in transit.

To begin a session with our online banking service, you must key in your Access ID, verify your image and passphrase, then enter your password. Upon three unsuccessful login attempts, the system will lock you out, requiring you to contact First Federal at 415-456-4937 in order to regain access to our online banking service.

UNSOLICITED EMAIL

First Federal does not send unsolicited email messages or place pop-up advertisements that request personal borrower or depositor information such as your account number(s) or account password(s), or your social security number.

If you ever get an unsolicited email claiming to be from First Federal asking for your personally identifiable information or account information, please do not respond. For your privacy protection, call us at 415-456-4937 and forward the email to onlinesupport@ffsavings.com.

USER RESPONSIBILITIES

While our service provider continues to evaluate and implement the latest improvements in internet security technology, users of our online banking service also have responsibility for the security of their information and should always follow the recommendations listed below:

- Use the latest versions of Microsoft Internet Explorer, Mozilla Firefox, Google Chrome or Safari browser version that supports 128 bit encryption.
- Exercise care when using your Access ID and Password. Do not make your password easy to guess by others.
- Never lend your Access ID or Password to anyone and never write it on your PC or computer materials.
- Never accept advice from strangers while you are using your Access ID and Password.
- Beware of fraudulent request for your password by someone posing as a First Federal employee. A First Federal employee would never ask for this information!
- Never leave your computer unattended while logged onto our online banking services. Someone may approach your computer and gain access to your account information or your bank account if you are away.

TRACK WEBSITE

Our website does not recognize or acknowledge any do not track instructions.