



FEDERAL FINANCIAL SERVICES

Federal Financial Services, Inc.



"People Serving People"

FACTS

WHAT DOES FEDERAL FINANCIAL SERVICES, INC. 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 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:

- Income
- Account balances and payment history
- Credit History
- Social Security number

When you are *no longer* our customer, we continue to share information about you as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday businesses- to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Federal Finance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Federal Financial share?	Can you limit this sharing?
For our everyday business purposes- to process your transactions, maintain your account, report to credit bureaus and responding to court orders and legal investigations.	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 do not share
For our affiliates' everyday business and marketing purposes- information about your transactions and experiences	No	We do not share
For our affiliates' everyday business and marketing purposes- information about your credit worthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

Questions?

Write to us at:
 P.O. Box 247, Elkin, NC 28621
 Attention: Customer Support Manager
 or e-mail: c.lux@ffsnc.com

Who we are

Who is providing this notice?

Federal Financial Services, Inc.

What we do

How does Federal Finance 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 Federal Finance collect my personal information?

We collect your personal information, for example, when you

- open an account
- pay your bills
- apply for additional credit

We also collect your personal information from others, such as credit bureaus, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit sharing only for

- affiliates' everyday business purposes- information about your creditworthiness
- affiliates to market to you
- non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Federal Financial Services does not share with affiliates.

Non-affiliates

Companies that are not related by common ownership or control. They can be financial and non-financial companies.

- Federal Financial Services does not share with non-affiliates.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Federal Financial Services does not jointly market.