

FACTS	WHAT DOES MCKENZIE BANKING COMPANY/FOUNDATION 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number, Employment, and Income ▪ Account balances, Payment History, Checks, and Deposits ▪ Credit History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons McKenzie Banking Company/ Foundations Bank chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does our bank share?
	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
	For our marketing purposes— to offer our products and services to you	YES
	For joint marketing with other financial companies	YES
	For our affiliates' everyday business purposes— information about your transactions and experiences	YES
	For our affiliates' everyday business purposes— information about your creditworthiness	YES
	For our affiliates to market to you	YES
	For non-affiliates to market to you	YES
To limit our sharing	<p>Call your local branch or toll free at 1-866-416-2265 for additional information</p> <p>Visit us online: https://www.foundationbank.org</p> <p>Email us at: privacyinformation@foundationbank.org</p> <p>Please note:</p> <p>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.</p>	
Questions?	Call 1-866-416-2265 or go to www.foundationbank.org	

Who we are

Who is providing this notice?	McKenzie Banking Company/Foundation Bank
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What we do

How does McKenzie Banking Company/Foundation Bank 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 McKenzie Banking Company/Foundation Bank 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 apply for a loan ▪ Pay your bills or deposit money ▪ Use your debit, ATM, or Credit Card <p>We also collect your personal information from others such as credit bureaus, 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 purposes information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non affiliates 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 jointly with someone else?	<ul style="list-style-type: none"> ▪ Any authorized consumer on a joint account may exercise the right to opt out. ▪ If one authorized consumer of a joint account exercises their right to opt out, then the Bank will apply this opt out to all associated joint consumers listed on the account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>Our affiliates include financial companies such as Premier Financial Services, Inc.</i>
Non-Affiliates	McKenzie Banking Company/Foundation Bank does not share with non-affiliates so they can market to you.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include:</i></p> <ul style="list-style-type: none"> ▪ <i>AD&D Insurance Companies</i> ▪ <i>Club Account Provider Companies</i>