

FACTS

WHAT DOES FS FINANCIAL, 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 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 Income and other information from applications Account balances and payment history Transaction history and credit history
HOW?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons FS Financial, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FS Financial, Inc. 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	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes- information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes- Information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

To limit our sharing	<p>FS Financial, Inc. P.O. Box 1030 Decatur, AL 35602 (256) 351-5360</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	FS Financial, Inc. P.O. Box 1030 Decatur, AL 35602 (256) 351-5360
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Borrower Signature _____
Date _____

Co-Borrower Signature _____
Date _____

Who we are

Who is providing this notice?	This privacy policy is being provided by FS Financial, Inc. and applies to FS Financial, Inc. and all its affiliates.
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What we do

How does FS Financial, Inc. 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. We require customers to provide identification.
How does FS Financial, Inc. collect my personal information?	We collect your personal information, for example, when you open an account or apply for a loan give us your income information or provide employment information show us your government-issued ID We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all 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 you • sharing for nonaffiliates to market 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 non financial companies: Our affiliates include our branches doing business as First Southern Financial.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. FS Financial, Inc. does not share with nonaffiliates.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Paylane

Other Important Information

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