

FACTS: WHAT DOES UNITED COMMUNITY FINANCIAL CORP. (“UCFC”) AND HOME SAVINGS DO WITH YOUR PERSONAL INFORMATION?

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<h2>Why?</h2>	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.
<h2>What?</h2>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Transaction history and credit history
<h2>How?</h2>	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 UCFC and Home Savings choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UCFC and Home Savings 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	Yes	No
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

<h2>To limit our sharing</h2>	<p>Call 888.822.4751 select <i>Option 2</i></p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing. Your opt-out will not expire unless you revoke it.</p>
<h2>Questions?</h2>	Call 888.822.4751 or go to https://www.homesavings.com/contact-us.aspx



Who We Are

Who is providing this notice?

The United Community Financial Corp. (UCFC) family of companies, which includes Home Savings Bank (Home Savings), HSB Insurance, LLC, d/b/a James & Sons, United American Financial Services, Inc., (collectively, the Home Savings Insurance Group), HSB Capital, LLC, and other affiliates that provide financial products and services.

What We Do

How does UCFC and Home Savings 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. Our computers and other technology are updated and tested to assure the integrity and security of our information systems.

How does UCFC and Home Savings collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Pay your bills or use your credit or debit card
- Make deposits or withdrawals from your account

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

- sharing for affiliates' everyday business purposes — information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates 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.

- Our affiliates include those companies that are controlled by or are under common control with UCFC and its subsidiaries, including those companies listed above under the heading "Who We Are" and may include companies such as other mortgage companies, investment advisors and title insurance companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- UCFC and Home Savings do not share with nonaffiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include credit card issuers and financial service companies.

Other Important Information

In addition to your rights described in this notice, you may have other rights under State laws. We will comply with all applicable State laws with respect to our information sharing practices.