

HOMESTEAD FINANCIAL SERVICES CORP. PRIVACY NOTICE

As amended: March 2025

FACTS	WHAT DOES HOMESTEAD FINANCIAL SERVICES CORP. DO WITH YOUR PERSONAL INFORMATION?
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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 • account balances • transaction history • investment experience • risk tolerance
How?	All financial companies need to share consumers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers’ personal information; the reasons Homestead Financial Services Corp. chooses to share; and whether you can limit this sharing. Please note that Homestead Financial Services Corp. does not “sell” your personal information, with “sell” meaning the disclosure of personal information to a third party for monetary or other valuable consideration.

Reasons we can share your personal information	Does Homestead Financial Services Corp. 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	No	We don’t share
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No

Reasons we can share your personal information	Does Homestead Financial Services Corp. share?	Can you limit this sharing?
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you – such as to make you aware of products you may be interested in.	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<p>Call 1-800-258-3030 – our menu will prompt you through your choice(s). Representatives are available on weekdays from 8:30 am to 5:00 pm. ET.</p> <p>Please note:</p> <p>If you are a new consumer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our consumer, 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?	Call 1-800-258-3030.
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Who we are	
Who is providing this notice?	Homestead Financial Services Corp.

What we do	
How does Homestead Financial Services Corp. protect my personal information?	<p>We are committed to safeguarding and protecting your personal data and we maintain appropriate security measures to protect your personal data from improper, unauthorized, unlawful or accidental disclosure, destruction, alteration, use, access, loss or damage.</p> <p>Our computer system security standards include but are not limited to: monitoring security systems; updating firewalls, security patches, anti-virus, and anti-malware software; training employees on firm policies; and multi-factor authentication.</p> <p>To protect your personal data, we permit access only by authorized employees who need access to that information in order to perform their jobs.</p>

<p>How does Homestead Financial Services Corp. collect my personal information?</p>	<p>We collect your personal information directly from you, for example, when you open an account, buy securities from us, give us your income information, provide account information, or give us your contact information.</p> <p>We do not collect your personal information from third parties.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing of information about your creditworthiness for affiliates' everyday business purposes • affiliates from using information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>

<p>Definitions</p>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates include financial companies and nonfinancial companies, such as:</p> <ul style="list-style-type: none"> • <i>Homestead Funds, Inc.</i> • <i>Homestead Funds Trust</i> • <i>Homestead Advisers Corp.</i> • <i>National Rural Electric Cooperative Association</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>The nonaffiliates we share with can include Homestead Funds, Inc.'s and Homestead Funds Trust's custodian and transfer agent.</i></p>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Homestead Financial Services Corp. doesn't jointly market.</i></p>

<p>Other Important Information</p>
<p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p>