This is an extension to general announcement #11-005, regarding the Standard for Safeguarding Customer Information ("SSCI"), which was announced on November 12, 2018. As stated on section 4(B) of the SSCI guide,

"CSC requires encryption of sensitive customer information when it is transmitted electronically via public networks and is not under the purview of CSC's Electronic Communication Consent Agreement."

Thus, CSC requires that emails containing sensitive customer information be properly encrypted when being issued to parties outside of CSC's internal office network. **If an email is being sent within CSC's internal office network, then encryption is not required.** Encrypting an email on Outlook can be accomplished by placing the following in either the subject line **or** body of the email:

Encrypt

The message will appear in the receiving party's inbox as an encrypted message. Only the intended recipients will be able to view the message.

The message will reflect the encryption, via a notification below the recipients in the email chain and encryption must not be removed once applied.

Thu 11/7/2019 11:04 AM

Jorge Villanueva

Encrypt

To ☐ Jorge Villanueva

ⓘ Encrypt-Only - This message is encrypted. Recipients can't remove encryption.
Permission granted by: jorgev@citadelservicing.com
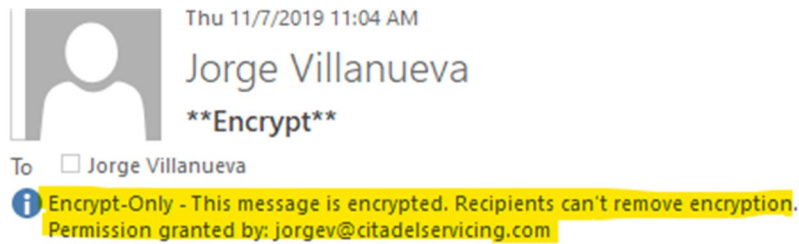
Encrypt

Test

Recommendation: Establish a signature line that includes the encryption verbiage, so that it may be utilized with little interruption to operations, see example below.

Thu 11/7/2019 11:15 AM

Jorge Villanueva

Test

To ☐ Jorge Villanueva

ⓘ Encrypt-Only - This message is encrypted. Recipients can't remove encryption.
Permission granted by: jorgev@citadelservicing.com

Test

Jorge Villanueva

Compliance Analyst
Office: 949-900-6630

◈ CITADEL
SERVICING CORPORATION

Non-Prime/Non-QM Lending

15707 Rockfield Blvd., Suite 320
Irvine, CA 92618

****
This email is for the use of the intended recipient(s) only. If you have received this email in error, please notify the sender immediately and then delete it. If you are not the intended recipient, you must not keep, use, disclose, copy or distribute this email without the author's prior permission. We have taken precautions to minimize the risk of transmitting software viruses, but we advise you to carry out your own virus checks on any attachment to this message. We cannot accept liability for any loss or damage caused by software viruses. The information contained in this communication may be confidential and may be subject to the attorney-client privilege. If you are the intended recipient and you do not wish to receive similar electronic messages from us in the future then please respond to the sender to this effect. **Encrypt**

IMPORTANT

This function has not been fully tested, should you encounter any issues regarding this encryption method please contact the IT department.