


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\*\***

 Send	To...	Test
	Cc...	Test
	Subject	<b>**Encrypt**</b>

**\*\*Encrypt\*\***


**Jorge Villanueva**  
Compliance Analyst  
Office: 949-900-6630

 **CITADEL**  
SERVICING CORPORATION

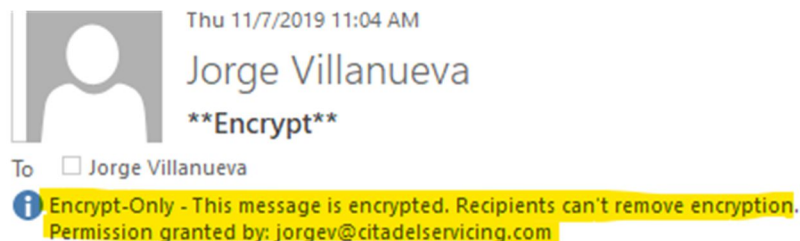
Non-Prime/Non-QM Lending

15707 Rockfield Blvd., Suite 320  
Irvine, CA 92618

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.

<p><b>Jorge Villanueva</b> <b>**Encrypt**</b> Jorge Villanueva (jorgev@citadelservicing.com) has sent you a protected</p>	<p> <b>11:04 AM</b></p>
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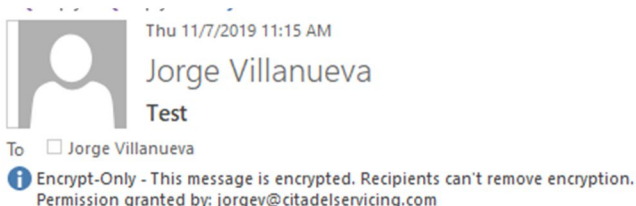
The message will reflect the encryption, via a notification below the recipients in the email chain and encryption must not be removed once applied.



**\*\*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.



Test

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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\*\***

Please contact your manager if you have any questions regarding this announcement. Additionally, please contact the IT department should you have any technical issues with using the encryption feature.