



Bogota Savings Bank

Small enough to know you, Strong enough to serve you well!

Member FDIC

Mortgage Department • 819 Teaneck Road, Teaneck, NJ 07666

(201) 862-0660 Fax (201) 862-0598

Dear Applicant:

Thank you for applying to Bogota Savings Bank for your **Home Equity Loan**. We look forward to the opportunity to serve your home financing needs.

Enclosed is a Home Equity Loan Application which we ask that you complete in detail to include **all account numbers and addresses of Creditors, if any will be paid off with any of the loan proceeds**.

When submitting the application, please alert the Bank if your credit is currently frozen or additional fees may apply.

The loan application will be accepted for processing within the areas of Atlantic, Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union and Warren counties, on 1-4 family dwellings only.

The completed application will take approximately 2 weeks to process, and upon the loan being approved you will receive a 30 day written commitment.

Your rate will be automatically locked upon receipt of a completed application, at no charge, for 60 days. After that your rate will be floating and will lock 7 days prior to closing.

The maximum loan amount is \$300,000 with total borrowing against the same property not to exceed 75% of property value or \$500,000 with total borrowing against the same property not to exceed 70% of property value.

Homeowners Insurance with extended coverage, in form, amount and carrier satisfactory to Bogota Savings Bank is required. If the property is determined by Bogota Savings Bank to be in a flood zone, flood insurance will also be required. As per federal regulations, the Bank must escrow premiums and fees for flood insurance on all 1st lien loans. Loans in a 2nd lien position where the 1st lienholder is currently escrowing for the flood premiums are excluded. Verification will be required.

Upon closing of the loan, a lien will be placed upon your property. Our lien position must be in 1st or 2nd place.

Enclosed also please find:

1. List of Creditors to be paid (if applicable)
2. Contact & Subject Property Information Sheet
3. Mortgage Loan Originator Information Page
4. Additional Contact Information Sheet
5. Patriot Act Notice
6. Privacy Notice

Proof of Income Requirements: Previous two (2) years W-2's along with two (2) consecutive most recent pay stubs including YTD earnings for each borrower and signed copies of your previous two (2) years' FEDERAL INCOME TAX returns with all attached schedules must accompany your application.

For loan amounts \$250,000 and over, you must submit a signed copy of your most recent Personal Financial Statement

Application and required papers can be dropped off or mailed to the above location. All of the above items must accompany the application in order to process your loan. Any missing items will delay the processing procedure.

If you require any assistance or would like information on any other loan or property types, please contact the Mortgage Department at (201) 862-0660.

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower _____ Date _____

Co-Borrower _____ Date _____

For current interest rate information please go to www.bogotasavingsbank.com or call the Mortgage Department at (201) 862-0660



Mortgage Loan Originator Information Page

The Nationwide Mortgage Licensing System and Registry (NMLS) hosts a website called NMLS Consumer Access. The NMLS Consumer Access is a searchable database that makes it easy for the public to access information concerning the institution and their Mortgage Loan Originator's professional background.

Bogota Savings Bank and each of our Loan Officers have a unique identification number that is registered with the NMLS (see below). If you would like more information regarding our Institution or your specific Lending Representative, please visit www.nmlsconsumeraccess.org.

Bogota Savings Bank – NMLS ID # 630150

Mortgage Department Phone # 201-862-0660

Toll Free # 866-907-2024

Brian R. Kohles – NMLS ID # 641643

Senior Vice President

Residential Loan Manager

Rose E. Alvarado – NMLS ID # 974392

VP, Residential Loan Processing Manager

Loan Officer

Jacqueline Smith – NMLS ID #1497896

Business Development Officer

Loan Officer

Leonía Hardial – NMLS ID # 1731958

Residential Lending Associate



HOME EQUITY LOAN APPLICATION

IMPORTANT: Read these Directions Before Completing this Application.
If you are applying for an individual account in your own name AND are relying on your own income or assets, NOT the income or assets of another person, as the basis for repayment of the credit requested, complete this application with only information pertaining to you, the Borrower.
If you are applying for a joint account OR an account that you and another person will use, complete this application with information pertaining to you as the Borrower and information pertaining to the joint applicant or user as the Co-borrower.
If this is an application for joint credit, borrower and co-borrower each agree that we intend to apply for joint credit (sign below).

Borrower				Co-borrower			
FIXED RATE	No. of Months	Amount \$		Interest Rate		Property Type <input type="checkbox"/> Single Family Dwelling <input type="checkbox"/> Other_____	
	Address of Property			Property Taxes		Annual Hazard Insurance	Purchase Price
	Purpose of Loan			Will this loan payoff or refinance the original mortgage used to purchase the subject property?			Yes <input type="checkbox"/> No <input type="checkbox"/>
	Present Value of Home		Home Improvements - Describe				
	Title In Name Of		Address of Title Holder				
BORROWER				CO-BORROWER			
Name		Date of Birth	School Yrs. _____	Name		Date of Birth	School Yrs. _____
Present Address		No. Years _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Present Address		No. Years _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Street				Street			
City/State/Zip				City/State/Zip			
Former Address If less than 2 years at present address				Former Address If less than 2 years at present address			
Street				Street			
City/State/Zip				City/State/Zip			
Years at former address		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Years at former address		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Marital Status		DEPENDENTS OTHER THAN LISTED BY CO-BORROWER		Marital Status		DEPENDENTS OTHER THAN LISTED BY BORROWER	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)		NO. AGES		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)		NO. AGES	
Name and Address of Employer		Years at current job _____ Years employed in this line of work or profession _____ <input type="checkbox"/> Self-Employed		Name and Address of Employer		Years at current job _____ Years employed in this line of work or profession _____ <input type="checkbox"/> Self-Employed	
Position/Title		Type of Business		Position/Title		Type of Business	
Social Security Number		Home Phone		Social Security Number		Home Phone	
		Business Phone				Business Phone	
GROSS MONTHLY INCOME				Account No. Name & Address of Depository Balance			
Item	Borrower	Co-Borrower	Total	Checking			
Base Empl. Income	\$	\$	\$				
Overtime							
Bonuses							
Commissions				Savings			
Dividends/Interest							
Net Rental Income							
Other † (Before completing, see Notice under Describe Other Income below.)				Other Assets			
TOTAL	\$	\$	\$	TOTAL			
DESCRIBE OTHER INCOME							
<input type="checkbox"/> B-Borrower	<input type="checkbox"/> C-Co Borrower	NOTICE: † Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying the loan.				Monthly Amount	
						\$	
IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING							
B/C <input type="checkbox"/>	Previous Employer	City/State	Type of Business	Position/Title	Dates/From/To	Monthly Amount	
						\$	
THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER							
If you answer “yes” to any questions A.) through (G.) explain on an attached sheet of paper.		Borrower Yes or No	Co-Borrower Yes or No	Borrower Yes or No		Co-Borrower Yes or No	
A. Have you any outstanding judgments?		_____	_____	E. Are you obligated to pay alimony, child support, or separate maintenance?		_____	
B. In the last 7 years, have you been declared bankrupt?		_____	_____	F. Do you have any past due obligations owed to or insured by any agency of the federal government?		_____	
C. Have you had property foreclosed upon or given title or deed in lieu thereof, in the last 7 years?		_____	_____	G. Are you a co-maker or endorser on a note?		_____	
D. Are you a party in a lawsuit?		_____	_____	H. Are you a U.S. citizen?		_____	
				I. Are you a permanent resident alien?		_____	
				J. Do you intend to occupy the property as your primary residence?		_____	

Debts: List all fixed obligations and installment accounts. (If more space is needed list on attached sheets).Indicate by (*) these liabilities which will be satisfied with the proceeds of this loan.

LIABILITIES

Creditor's Name, Address and Account Number	Left To Pay No. of Months	Payments Monthly	Balance Unpaid
Real Estate Loans			
Automobile Loan/Leases			
Charge Accounts / Credit Cards			
Other			
Alimony, Child Support and Separate Maintenance Payments Owed To			
	TOTAL LIABILITIES	\$	\$

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$		\$	\$	\$	\$

AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the Lender, even if the loan is not granted.

A consumer report may be requested in connection with this credit application. Without notice, future reports may be requested to update, renew or extend credit. If reports are requested, the names and addresses of the consumer reporting agencies that furnished them are available from the Lender.

Borrower's Signature

Date

Co-Borrower's Signature

Date

Demographic Information Of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below .

APPLICANT:	CO-APPLICANT:
<p>Ethnicity: Check one or more</p> <div><input type="checkbox"/> Hispanic or Latino<div><input type="checkbox"/> Mexican<input type="checkbox"/> Puerto Rican<input type="checkbox"/> Cuban</div><input type="checkbox"/> Other Hispanic or Latino - Print Origin: _____</div> <p><i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Ethnicity: Check one or more</p> <div><input type="checkbox"/> Hispanic or Latino<div><input type="checkbox"/> Mexican<input type="checkbox"/> Puerto Rican<input type="checkbox"/> Cuban</div><input type="checkbox"/> Other Hispanic or Latino - Print Origin: _____</div> <p><i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p>
<p>Sex:</p> <div><input type="checkbox"/> Female<input type="checkbox"/> Male<input type="checkbox"/> I do not wish to provide this information</div>	<p>Sex:</p> <div><input type="checkbox"/> Female<input type="checkbox"/> Male<input type="checkbox"/> I do not wish to provide this information</div>
<p>Race: Check one or more</p> <div><input type="checkbox"/> American Indian or Alaskan Native- Print name of enrolled or principal tribe: _____</div> <div><input type="checkbox"/> Asian<div><input type="checkbox"/> Asian Indian<input type="checkbox"/> Chinese<input type="checkbox"/> Filipino<input type="checkbox"/> Japanese<input type="checkbox"/> Korean<input type="checkbox"/> Vietnamese<input type="checkbox"/> Other Asian- Print race: _____</div><p><i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p></div> <div><input type="checkbox"/> Black or African American</div> <div><input type="checkbox"/> Native Hawaiian or Other Pacific Islander<div><input type="checkbox"/> Native Hawaiian<input type="checkbox"/> Guamanian or Chamorro<input type="checkbox"/> Samoan<input type="checkbox"/> Other Pacific Islander- Print race: _____</div><p><i>For example: Fijian, Tongan, and so on.</i></p></div> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Race: Check one or more</p> <div><input type="checkbox"/> American Indian or Alaskan Native- Print name of enrolled or principal tribe: _____</div> <div><input type="checkbox"/> Asian<div><input type="checkbox"/> Asian Indian<input type="checkbox"/> Chinese<input type="checkbox"/> Filipino<input type="checkbox"/> Japanese<input type="checkbox"/> Korean<input type="checkbox"/> Vietnamese<input type="checkbox"/> Other Asian- Print race: _____</div><p><i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p></div> <div><input type="checkbox"/> Black or African American</div> <div><input type="checkbox"/> Native Hawaiian or Other Pacific Islander<div><input type="checkbox"/> Native Hawaiian<input type="checkbox"/> Guamanian or Chamorro<input type="checkbox"/> Samoan<input type="checkbox"/> Other Pacific Islander- Print race: _____</div><p><i>For example: Fijian, Tongan, and so on.</i></p></div> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

To be completed by Bogota Savings Bank (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

☐ Yes☐ No

Was the sex of the Borrower collected on the basis of visual observation or surname?

☐ Yes☐ No

Was the race of the Borrower collected on the basis of visual observation or surname?

☐ Yes☐ No

The demographic information was provided through:

☐ Face-To-Face-Interview (Includes Electronic Media w/ Video Component)☐ Telephone Interview☐ Fax or Mail☐ Email or Internet

Interviewer

NMLS#

Date Application Received

BOGOTA SAVINGS BANK

Loan/Line Application

Additional Borrower Contact, Appraisal Information and Subject Property Information Form

NOTE: Application will not be processed unless ALL REQUIRED information is complete.

ADDITIONAL BORROWER CONTACT INFORMATION:

Applicant - Cell Phone #: _____

Applicant - Email Address: _____

Co-Applicant - Cell Phone #: _____

Co-Applicant - Email Address: _____

CONTACT FOR APPRAISER ACCESS TO PREMISES (if applicable):

Contact Name: _____ Telephone #: _____

Best Time To Contact: _____

Subject Property Information

Property Address: _____

Annual Real Estate Taxes: \$ _____

Condominium or Townhouse Monthly Dues: \$ _____

Property Type: Single Family ____ 2-Family ____ 3-4 Family ____ Condo ____ Townhouse ____

BLOCK: _____ **LOT:** _____ Lot Size: _____ Age of Home: _____

Please select all that apply:

Gas Heat ____ Oil Tank ____ Where Located _____

Public Sewer ____ Septic System ____

Public Water ____ Well Water ____

Flood Zone

YES NO

Current Owner(s) Name(s): _____

Name of Condominium or Townhouse Association Name: _____



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ADDITIONAL CONTACT INFORMATION

For your convenience and to assist in the expedient processing of your loan request we are providing a list of alternative contacts:

You may call or receive a call from any of the individuals on this list to provide the best service possible.

Bogota Savings Bank Main Phone Number: **(201) 862-0660 or Toll Free Number 1-(866) 907-2024**
info@bogotasavingsbank.com

Bogota Savings Bank – Secure Upload Site: <http://bit.ly/BSB-Secure-File-Upload>

Residential Mortgage Loans or Home Equity Loans:

The first point of contact is your loan officer.

Once your loan is submitted you can also contact:

Processor: Darlene Malaney ext. 1129 or dmalaney@bogotasavingsbank.com

Lending Assistant: Leonia Hardial ext. 1133 or lhaldial@bogotasavingsbank.com

Or

Retail Admin: Caren Farrelly ext. 1131 or cfarrelly@bogotasavingsbank.com

Or for any loan type:

Vice President, Real Estate Closing Manager & Lending Systems Administrator

Susanne Hartmann-Silva ext. 1114 or shartmann-silva@bogotasavingsbank.com

We appreciate the opportunity to serve you!

Also please be aware that all information submitted will be re-verified a few days prior to closing. Any changes could result in a delay or cancellation of a closing.

Brian R. Kohles
Senior Vice President

GOVERNMENT MONITORING INFORMATION

The Government Monitoring Information is requested on the loan application by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the appropriate box.

(201) 862-0660 ■ www.BogotaSavingsBank.com

60 East Main Street, Bogota ■ 819 Teaneck Road, Teaneck

Open 7 Days A Week



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LIST OF CREDITORS TO BE PAID

I/We intend to pay the following loans, credit cards, and bills upon our loan with Bogota Savings Bank being approved and disbursed:

<u>CREDITOR</u>	<u>ACCOUNT NUMBER</u>	<u>AMOUNT</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Applicant

Applicant

Date

In Summary:

The reason we are increasing our requirements for identification of our customers:

- ✓ *It's the law*
- ✓ *To help limit identity theft*
- ✓ *To fight terrorism and money laundering*

We appreciate your patience and cooperation.

60 East Main Street
Bogota, NJ 07603

819 Teaneck Road
Teaneck, NJ 07666

(201) 862-0660



Customer Identification Program

Understanding the Patriot Act



Member FDIC



There are new changes in the personal information we request of our customers.

You will be asked to provide more information about yourself than you have in the past. We will ask for one or more forms of identification to enable us to verify your identity. These new requirements apply even if you are an existing customer and want to open a different account with us.

Why inconvenience ordinary people—those who are not terrorists or thieves?

The purpose is to positively identify all of the legitimate customers by scrutinizing proper documents. By knowing the correct owners of all legal entities (companies, trusts, etc.) the Bank and legal authorities, by process of elimination, can focus their attention on those whose identity and motives may be suspect.

*There is a big benefit for you, our customers: protection from identity theft. In identity theft, someone pretends to be you and, if not detected, can attempt to withdraw funds from your accounts, borrow against your name, and perhaps ruin your reputation and credit rating. Even if the person is caught and you can prove that you were not responsible for any of these actions, clearing your name can take a lot of time. By carefully verifying the identities of all those who use our products and services, we reduce the risk that someone will be stealing your identity. So when we ask for your ID's and request information, it is to be sure that we are really dealing with **you**.*

A new law requires all banks in the United States to follow identity procedure.

After 9/11, Congress enacted a law called the "Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA Patriot) Act". The Act has numerous provisions including new rules restrict the ways in which terrorists and others can use our country's financial system for improper purposes.

The objectives of the new USA PATRIOT Act Identification Procedures.

The new requirements are intended to ensure that all financial institutions use extreme diligence to identify those with whom they do business. It is expected that, as identification and verification standards are uniformly raised, it will help prevent those with false or undocumented identities from entering the banking system. The government will find it easier to identify and track those who enter the banking system to use it for illegal activities

Are these precautions necessary?

Yes! After 9/11 banks learned how much the system was used to convey funds to terrorists. It is confirmed that organized crime and drug traffickers utilize the banking system in a manner that hurts our country.

What information will be requested?

Under the new uniform minimum standards, for every account holder and authorized signor, we are required to at least obtain minimum information as specified in the regulation. The exact information may vary depending on factors such as whether the customer is a U.S. person and whether the customer is a person or a legal entity such as a corporation. However, we will be collecting information such as:

- *name*
- *address*
- *mailing address (if different)*
- *date of birth*
- *taxpayer ID*
- *your driver's license or some other identifying document*

In addition, we must undertake steps as appropriated under the circumstances to verify identity information that is provided by our customers. The means of verification are varied and may include the use of credit reports and similar information sources.

Your privacy is protected!

There is a federal right to financial privacy that protects you from unwarranted intrusion by federal agencies, as well as another law that protects consumers from having nonpublic financial information shared outside our bank without your approval. The changes made by the USA PATRIOT Act deals more with the bank knowing your true identity as a customer. A new standard is set for asking about, verifying, and documenting the identity of customers.

Privacy Notice

FACTS

WHAT DOES BOGOTA SAVINGS BANK 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- ◆ Address
- ◆ Name
- ◆ Payment History
- ◆ Credit History
- ◆ Social Security Number
- ◆ Account Balances

When you are no longer our customer, we continue to share your information as described in this notice.

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 Bogota Savings Bank chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information	Does Bogota Savings Bank share?	Can you limit the sharing?
For our everyday business purposes- 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	NO
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes- information about your creditworthiness	NO	NO
For nonaffiliates to market to you	NO	NO

Questions?

Call (201) 862-0660 or go to www.BogotaSavingsBank.com

Who we are

Who is providing this notice?	Bogota Savings Bank
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What we do

How does Bogota Savings Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law.</p> <p>These measures include computer safeguards and secured files and buildings.</p>
How does Bogota Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">◆ Pay your bills◆ Deposit Money◆ Apply for a loan◆ Open an account◆ Use your ATM or debit card
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">◆ Sharing for affiliates' everyday business purposes- information about your credit worthiness◆ Affiliates from using your information to market to you◆ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional information to limit sharing</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other Important Information

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