

**Privacy Policy** Rev 06.01.2024

**FACTS**

WHAT DOES <CompanyLongName> 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. |
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| **What?** | The types of personal information we collect and share depend on the product or service you have with us. This information can include:   * Social Security number, income and employment information * account balances and payment history * credit history and credit scores |
| **How?** | 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 <CompanyShortName> chooses to share; and whether you can limit this sharing. |

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| **Reasons we can share your personal information** | **Does <CompanyLongName> 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 | Yes |
| **For our affiliates’ everyday business purposes—**  information about your transactions and experiences | No | Yes |
| **For our affiliates’ everyday business purposes—**  information about your creditworthiness | No | Yes |
| **For our affiliates to market to you** | No | Yes |
| **For nonaffiliates to market to you** | No | Yes |

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| **To limit**  **our sharing** | * Call <CSPhoneNumber>. Customer Service hours: <HoursOfOperation>. * Visit us online: [<WebSite>](http://www.stanmor.com/Privacy-Policy) * Mail the **form** provided on page 2   **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.  However, you can contact us at any time to limit our sharing. |
| **Questions?** | Call <CSPhoneNumber> or go to [<Web](http://www.stanmor.com/Privacy-policy)Site> |



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| **Mail-in Form** | | | |
| **Leave Blank OR**  [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.   * Apply my choices only to me] | Mark any/all you want to limit:   * Do not share information about my creditworthiness with your affiliates for their everyday business purposes. * Do not allow your affiliates to use my personal information to market to me. * Do not share my personal information with nonaffiliates to market their products and services to me. | | |
| **Name(s)** |  |  |
| **Address** |  |
|  |  |
| **City, State, Zip** |  |
| **Loan Number(s)** |  |

Mail To: <CompanyLongName>

Attn: Customer Service Department

<CompanyReturnAddr1>

<CompanyReturnAddr2>

<CompanyReturnAddr3>

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| **Who we are:** | |
| **Who is providing this notice?** | <CompanyLongName> |

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| **What we do:** | |
| **How does <CompanyShortName>**  **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. We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information. |
| **How does <CompanyShortName>**  **collect my personal information?** | We collect your personal information, for example, when you   * Apply for a mortgage loan or a loan modification * Provide employment information * Provide us your contact information * Pay your bills or pay insurance premiums   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. [See below for more on your rights under state law.] |
| **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.   * *We do not have affiliates at this time.* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.   * *We do not share with nonaffiliates at this time.* |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.   * *We do not share with joint marketing partners at this time.* |

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| **Other important information:** |
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