

## FACTS WHAT DOES RESICENTRAL, LLC 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:
- Social Security Number and Account Balances
  - Payment History and Credit History
  - Credit Scores and Income
- 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 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 ResiCentral chooses to share; and whether you can limit this sharing.

Reasons We can share your personal information	Does ResiCentral 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 do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your credit worthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

## What We Do

- How Does ResiCentral 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 limit access to your personal information to appropriate personnel with a business need for it.
- How does ResiCentral collect my personal data?** We collect your personal information, for example:
- When you apply for a loan or
  - Give us your contact information or
  - Give us your employment history or
  - Give us your income information or
  - Provide your mortgage information or
- 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 non-affiliates to market to you
- State laws and individual companies may give you additional rights to limit sharing.

## Definitions

- Affiliates** Companies related by common ownership or control. They can be financial and nonfinancial companies. ResiCentral, LLC has no affiliates.
- Nonaffiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies. ResiCentral does not share with nonaffiliates so they can market to you
- Joint Marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ResiCentral, LLC does not jointly market.