

# FACTS

## WHAT DOES **Homestead Funding Corp (Hereinafter “Homestead”)** DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or services you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ <b>Social Security number</b> and <b>Income</b></li> <li>▪ <b>Account balances</b> and <b>Payment History</b></li> <li>▪ <b>Credit History</b> and <b>Credit scores</b></li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share <b>Customer’s</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>Customer’s</b> personal information; the reasons <b>Homestead</b> chooses to share; and whether you can limit this sharing.

Reason we can share your personal information	Does Homestead share?	Can you limit this sharing?
<b>For our everyday business purpose-</b> Such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> To offer our products and service to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We Don’t Share
<b>For our affiliates’ everyday business purposes -</b> Information about your transactions and experiences	No	We Don’t Share
<b>For our affiliates’ everyday business purposes –</b> Information about your creditworthiness	No	We Don’t Share
<b>For non-affiliates to market to you</b>	No	We Don’t Share

<b>Questions?</b>	Call toll free: <b>1-800-724-1329</b> or go to <b>www.homesteadfunding.com</b>
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Who we are	
Who is providing this notice?	Homestead Funding Corp
What we do	
How does <b>Homestead</b> 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.
How does <b>Homestead</b> collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ <b>Apply for a loan</b> or</li> <li>▪ <b>Give us your income information</b> or</li> <li>▪ <b>Give us your employment history</b> or</li> <li>▪ <b>Provide Account Information</b> or</li> <li>▪ <b>Show you government issued ID</b></li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Homestead has no affiliates.</i></b></li> </ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Homestead does not share with nonaffiliates so they market to you.</i></b></li> </ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Homestead doesn't jointly market.</i></b></li> </ul>
Other important information	