

PRIVACY POLICY

WHAT DOES EDISTO HABITAT FOR HUMANITY DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your financial 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.

The types of personal information we collect and share depend on the product or service you have with us. This information includes the following which we use to process your application.

- ✓ Social Security Number and Income
- ✓ Account Balances and Payment History
- ✓ Credit History and Credit Scores

Edisto Habitat for Humanity protects your personal information from unauthorized access and use by using security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We collect your personal information when you apply for our Habitat Program and become a Mortgage Servicing Customer with us through our partnership with The Habitat for Humanity Michigan Fund. We also collect your personal information from others, such as credit bureaus, landlords, employers, and other companies.

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; and,
- ✓ Sharing for nonaffiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

Edisto Habitat for Humanity is not related by common ownership or control to individual Habitat for Humanity organizations. We do not share information with nonaffiliates so they can market to you. We do not have any joint marketing agreements with nonaffiliates. Edisto Habitat for Humanity does contract with Habitat for Humanity Michigan Fund, Inc. for mortgage servicing.

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 Edisto Habitat for Humanity chooses to share and whether or not you can limit this sharing.

Reasons we can share your personal information	Does Edisto Habitat for Humanity share?	Can you limit this sharing?
For our everyday business purposes—such as to process transactions, maintain accounts, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer products and services to you and to raise money for our affiliate	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliate's everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliate's everyday business purposes---information about your creditworthiness	Yes	No
For nonaffiliates to market to you	No	We don't share

Please call us at (803) 536-2300 if you have questions about our Privacy Policy. If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Edisto Habitat for Humanity, at (803) 536-2300.