

FACTS**WHAT DOES SERVICEMAC, 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: <ul style="list-style-type: none"> ▪ Social Security number, asset information and income ▪ Account balances, transaction 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 ServiceMac, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ServiceMac, LLC 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	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 1-888-737-8622 - our menu will prompt you through your choice(s) or • Visit us online: privacyoptout@servicemacusa.com <p>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 use at any time to limit sharing.</p>
Questions	Call 1-888-737-8622 or go to privacyoptout@servicemacusa.com

Who we are

Who is providing this notice?

ServiceMac, LLC

What we do

How does ServiceMac, LLC 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 ServiceMac, LLC collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan
- Show your driver's license or government issued ID
- Use your credit or debit card
- Give us your income information

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.

- *ServiceMac, LLC has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include financial services companies such as mortgage companies, insurance companies, retailers, direct marketing companies and nonprofit groups.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners can include financial institutions, mortgage origination companies, retention companies and other lending institutions.*

Other important information

Notice to Vermont Residents: Under Vermont law, Vermont residents must opt-in for us to share consumer information without your consent. Vermont residents do not have to contact us to implement these limits on our sharing. Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing. ServiceMac, LLC does not conduct joint marketing so we will not disclose your name, contact information and information about your transactions. In addition, ServiceMac, LLC does not share credit reports or credit information.

Notice to Nevada Residents: We are providing you this notice pursuant to Nevada law. You may be placed on our internal Do Not Call List by calling **1-888-737-8622** or go to privacyoptout@servicemacusa.com. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: BCPINFO@ag.state.nv.us.

Notice to California Residents: Under California law, we will not share information we collect about you with companies outside of ServiceMac, LLC, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

Notice to Oregon Residents: Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call 1-866 814-9710 or visit <http://dfr.oregon.gov>.