

Habitat for Humanity of North Augusta Privacy Statement and Notice

At Habitat for Humanity of North Augusta, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as name, address, social security number, assets, income, debts, etc.;
- Information about your transactions with us or others such as your loan balance, loan payments, payment history etc.; and
- Information we receive from a consumer reporting agency such as your credit history and creditworthiness.

Habitat for Humanity of North Augusta employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations, government entities, or other subsidy provider.

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 Habitat for Humanity of North Augusta, Inc. at 803-613-0305.

Do not send this page

Send as follows:

1. To customers, once they become a consumer, (become a partner). Can be delivered with the partnership agreement.
2. To consumers, annually to all existing homeowners.
3. To consumers, annually to applicants whose credit was denied if personal information will be shared.

Definitions:

- Customer, anyone that submits an application.
- Consumer, homeowners and partners, anyone with an ongoing relationship with HfHNA. A customer becomes a consumer once a partnership agreement is in place and afterward during the mortgage servicing period.

[TO BE PROVIDED BY AFFILIATE WHEN THE CONTINUING RELATIONSHIP BEGINS (WHEN “CONSUMER BECOMES A CUSTOMER”), ANNUALLY TO CURRENT HOMEOWNERS (“CUSTOMERS”), AND TO APPLICANTS WHOSE CREDIT WAS DENIED (“CONSUMERS”) IF PERSONAL INFORMATION IS SHARED WITH NON-AFFILIATED THIRD PARTIES AND DOES NOT FALL UNDER AN EXCEPTION]