

<b>FACTS</b>	<b>WHAT DOES CU Home Mortgage Solutions, LLC DO WITH YOUR PERSONAL INFORMATION</b>
<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 service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ <b>Social Security number</b></li> <li>▪ <b>Credit History</b></li> <li>▪ <b>Employment Information</b></li> <li>▪ <b>Assets</b></li> <li>▪ <b>Credit Scores</b></li> <li>▪ <b>Income</b></li> </ul>
<b>How?</b>	All financial companies need to share customer's 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 <b>CU Home Mortgage Solutions, LLC</b> chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does CUHMS share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes</b> - to offer our products and services to you	<b>NO</b>	<b>We don't share</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> - information about your transactions and/or experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	<b>YES</b>	<b>YES</b>
<b>For our affiliates to market to you</b>	<b>YES</b>	<b>YES</b>
<b>For nonaffiliates to market to you</b>	<b>YES</b>	<b>YES</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Mail the form below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we can continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions</b>	Call 1-800-836-8172

**Mail in Form**

Mark any/all you want to limit:

Do not share information about my credit worthiness with your affiliates for their everyday business purposes

Do not allow your affiliates to use my personal information to market to me

Do not share my personal information with non-affiliates to market their products and services to me

**Name**

**Address**

**City, State, Zip**

**Mail to:**

CU Home Mortgage Solutions  
PO Box 75989  
Seattle, WA 98175

Who we are	
Who is providing this notice?	CU Home Mortgage Solutions, LLC
What we do	
How does <b>CUHMS</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>CUHMS</b> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan</li> <li>• Give us your contact information</li> <li>• Give us your income information</li> <li>• Provide employment information</li> <li>• Provide your mortgage information</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 sharing to:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes-information about your credit worthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for a joint account?	Your choices will apply to every person on the account – unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <p><i>Our affiliates include financial companies such as:</i></p> <ul style="list-style-type: none"> <li>▪ <i>Verity Credit Union</i></li> <li>▪ <i>Harborstone Credit Union</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <p><i>Non-Affiliates we share with can include:</i></p> <ul style="list-style-type: none"> <li>▪ <i>Our partner credit unions</i></li> </ul>
<b>Joint marketing</b>	<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>▪ <i>CU Home Mortgage Solutions, LLC does not jointly market</i></li> </ul>
Other important information	

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Initials

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Initials

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Initials

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