

FACTS**WHAT DOES Heritage Home Lending, 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:

- Social Security number and income
- credit history and credit scores
- account balances and payment history

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 members' personal information; the reasons Heritage Home Lending, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heritage Home Lending, 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	Does Not Share	Does Not Share
For our affiliates' everyday business purposes- information about your transactions and experiences	Does Not Share	Does Not Share
For our affiliates' everyday business purposes- information about your creditworthiness	Does Not Share	Does Not Share
For our affiliates to market to you	Does Not Share	Does Not Share
For nonaffiliates to market to you	Does Not Share	Does Not Share

Questions?

Call 605-340-1339 or visit www.heritagehomelendingsd.com and click privacy policy link.

Who we are

Who is providing this notice?	Heritage Home Lending, LLC
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What we do

How does Heritage Home Lending, 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 Heritage Home Lending, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for a loan or give us your employment history ▪ give us your income or provide account information ▪ provide employment information <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"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Federal and State law requirements pertaining to sharing will be followed.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Does not have affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Does not share with non affiliates so they can market to you.
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"> ▪ Doesn't jointly market

Other important information

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