

Privacy Policy

Effective Date: July 13, 2026

CCF Capital ("CCF Capital," "we," "our," or "us") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and protect the information you provide when you visit www.ccfcapital.com, submit an inquiry, apply for a loan, or otherwise interact with us.

By using our website or services, you consent to the practices described in this Privacy Policy.

1. Information We Collect

We may collect the following types of information:

Personal Information

Information you voluntarily provide, including:

- Name
- Address
- Email address
- Telephone number
- Date of birth
- Employment information
- Financial information
- Property information
- Information provided during the mortgage application process
- Any documents you choose to upload

Automatically Collected Information

When you visit our website, we may automatically collect certain information, including:

- IP address
- Browser type
- Device information
- Operating system

- Pages visited
- Date and time of your visit
- Referral website
- Cookies and similar technologies

2. How We Use Your Information

We use the information we collect to:

- Respond to your inquiries.
- Process and manage mortgage applications.
- Verify the information you provide.
- Communicate regarding your loan application, loan processing, account updates, appointments, document requests, closing information, and customer support.
- Improve our website and services.
- Detect fraud and maintain the security of our systems.
- Comply with applicable legal and regulatory requirements.

3. Sharing of Information

We do **not** sell or rent your personal information.

We may share your information only as necessary to:

- Process your mortgage application.
- Work with lenders, investors, title companies, appraisal management companies, settlement agents, insurance providers, credit reporting agencies, and other parties involved in your loan transaction.
- Work with trusted service providers that assist us in operating our business and website.
- Comply with applicable laws, regulations, court orders, or legal requests.
- Protect our legal rights, prevent fraud, or safeguard our business.
- Facilitate a merger, acquisition, or sale of business assets, where permitted by law.

All third parties receiving personal information are expected to maintain appropriate safeguards for that information.

4. SMS Communications

If you choose to receive SMS messages from CCF Capital, we may send text messages regarding:

- Mortgage application updates
- Loan processing

- Appointment reminders
- Document requests
- Closing information
- Customer service
- Other service-related communications regarding your loan or account

Message frequency varies.

Message and data rates may apply.

You may opt out at any time by replying **STOP** to any text message.

For assistance, reply **HELP** or contact us directly.

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. Text messaging originator opt-in data and consent will not be shared with any third parties.

5. Cookies and Analytics

Our website may use cookies, analytics services, and similar technologies to improve website functionality, understand visitor behavior, and enhance user experience.

You may disable cookies through your browser settings, although certain features of the website may not function properly.

6. Data Security

We maintain reasonable administrative, technical, and physical safeguards designed to protect your personal information against unauthorized access, disclosure, alteration, or destruction.

Although we strive to protect your information, no method of electronic transmission or storage can be guaranteed to be completely secure.

7. Data Retention

We retain personal information only as long as necessary to:

- Provide requested services
- Process mortgage applications
- Meet legal and regulatory requirements
- Resolve disputes
- Enforce our agreements

8. Your Choices

You may:

- Request access to your personal information where permitted by law.
- Request correction of inaccurate information.
- Request deletion of information when legally permissible.
- Opt out of marketing emails by using the unsubscribe link included in those communications.
- Opt out of SMS communications by replying **STOP**.

Please note that we may continue to send transactional or legally required communications regarding your loan or account.

9. Third-Party Websites

Our website may contain links to third-party websites. We are not responsible for the privacy practices or content of those websites. We encourage you to review their privacy policies before providing any personal information.

10. Children's Privacy

Our website is not directed to children under the age of 13, and we do not knowingly collect personal information from children.

11. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Any changes become effective upon posting the revised Policy on this website. The Effective Date at the top of this page will indicate the latest revision.

12. Contact Us

If you have questions regarding this Privacy Policy or our privacy practices, please contact us:

CCF Capital

20 Robert Pitt Drive

Monsey, NY 10952

Phone: (845) 618-5600

Email: info@ccfcapital.com

