

# Michigan First Mortgage Privacy Policy

Facts	What does Michigan First Mortgage do with your personal information?
<b>Why?</b>	Mortgage 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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• Payment history and transaction or loss history</li> </ul> <p>When you are no longer a client, we continue to share your information as described in this notice.</p>
<b>How?</b>	All mortgage 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 Michigan First Mortgage chooses to share; and whether you can limit sharing.

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

<b>Questions?</b>	Call <b>877.312.9033</b> or go to <b>MichiganFirstMortgage.com</b> .
-------------------	--

(Continued)

## What we do

<b>How does Michigan First Mortgage collect my personal information?</b>	<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 credit history and social security number</li><li>• Give us your employment history</li><li>• Give us your contact information</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
<b>Why can't I limit sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes — information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for non-affiliates to market to you</li></ul> <p>When you are no longer a client, we continue to share your information as described in this notice.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be mortgage/financial and non-mortgage/financial companies.</p> <ul style="list-style-type: none"><li>• <i>Michigan First Mortgage has one affiliate – Michigan First Credit Union.</i></li></ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>• <i>Michigan First Mortgage does not share with non-affiliates so they can market to you.</i></li></ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated companies that together market products or services to you.</p> <ul style="list-style-type: none"><li>• <i>Our joint marketing partners may include insurance companies, securities brokers, realtors and mortgage servicing providers.</i></li></ul>

