

FACTS

WHAT DOES HABITAT FOR HUMANITY OF GREATER INDIANAPOLIS 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
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 customers' personal information; the reasons Habitat for Humanity of Greater Indianapolis chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Habitat for Humanity of Greater Indianapolis 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (317) 777-6093

What we do

How does Habitat for Humanity of Greater Indianapolis 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 Habitat for Humanity of Greater Indianapolis 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 income information ■ give us your employment history or give us your contact information ■ show your driver's license <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>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Habitat for Humanity of Greater Indianapolis has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Habitat for Humanity of Greater Indianapolis does not share with nonaffiliates so they can market to you</i>
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"> ■ <i>Habitat for Humanity of Greater Indianapolis doesn't jointly market</i>

Other important information

By signing below I (we) acknowledge receiving a copy of this disclosure.

Borrower _____

Date _____

Borrower _____

Date _____



Habitat for Humanity of Greater Indianapolis offers the convenience communicating via email and of receiving mortgage disclosures, documents, and other items of a sensitive personal financial nature in a secure online environment. Consenting to this disclosure will allow us to communicate in electronic format. Any emails containing sensitive personal financial information will be send via encrypted e-mail. This requires you to create a password and register for the service. If you are an applicant for a mortgage, you further agree that we may provide federal and state mortgage disclosures and documents in electronic format, and that we may at our option discontinue sending paper communications, unless and until you withdraw your consent. This Online Service E-Sign Disclosure and Consent ("Disclosure") applies to all communications for financial information exchanged through our secure email service.

Electronic Communications Provided. During the loan application process, you agree that we may provide federal and state mortgage disclosures/documents in electronic format, and that we may at our option discontinue sending paper communications, unless and until you withdraw your consent as described below.

Method of Providing Communications to You in Electronic Form. All communications that we provide to you in electronic form will be provided via encrypted e-mail.

Consent Withdrawal/Record Updating. It is your responsibility to provide us with true, accurate, and complete information. This includes an e-mail address, contact, and other information related to this Disclosure. You can change or update information (such as your e-mail address) or withdraw your consent to communicate electronically by contacting a Habitat for Humanity of Greater Indianapolis via email at homeowner@indyhabitat.org or by phone at 317-777-6093.

Hardware and Software Requirements. In order to access, view, and retain electronic Communications that we make available, you must have an e-mail account with an Internet service provider and Adobe Reader version 9 or greater.

Requesting Paper Copies. If you receive an electronic communication, we may at our option still send you a paper copy if we deem appropriate. However, you can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy. There is no additional charge for a paper copy. To request a paper copy, contact your mortgage coordinator via email or phone at 317-777-6093. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

Communications in Writing. All communications in either electronic or paper format from us will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other communication that is important to you.

Federal Law. You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes. We reserve the right, at our sole discretion, to discontinue your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

Consent. You agree to the above listed terms and conditions.

_____	_____
Name	Date

_____	_____
Name	Date