



HOMEOWNERSHIP

CHP Homeownership
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PRIVACY POLICY

What does CHP Homeownership 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.

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(s) and income, account balances and payment history, and credit history and credit scores.

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 the CHP Homeownership chooses to share; and whether you can 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, CHP Homeownership DOES share your information. You may not limit this sharing.

For our marketing purposes – to offer products and services to you, CHP Homeownership DOES share your information. You may limit this sharing.

For joint marketing with other financial companies CHP Homeownership DOES NOT share your information.

For our affiliates' everyday business purposes – information about your transactions and experiences, CHP Homeownership DOES share your information. You may limit this sharing.

For our affiliates' everyday business purposes – information about your creditworthiness, CHP Homeownership DOES share your information. You may not limit this sharing.

For our affiliates to market to you CHP Homeownership DOES NOT share your information.

For nonaffiliates to market to you CHP Homeownership DOES NOT share your information.

TO LIMIT OUR SHARING:

- Call 844-277-0631 – our menu will prompt you through your choice(s) or
- Visit us online at ww.chphomeownership.org

QUESTIONS:

- Call 844-277-0631 – our menu will prompt you through your choice(s) or
- Visit us online at ww.chphomeownership.org

WHO WE ARE

Who is providing the notice? CHP Homeownership

WHAT WE DO

How does CHP Homeownership 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.

How does CHP Homeownership collect my personal information? We collect your personal information, for example, when you: open an account or deposit money, pay your bill or apply for a loan, use a credit or debit card. We also collect your personal information from other authorized parties, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only:

- 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

State laws and individual companies may give you additional rights to limit sharing

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.