

PRIVACY STATEMENT

FACTS

WHAT DOES COOK INLET LENDING CENTER DO WITH 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 and income
- Account balances and payment history
- Credit history and credit scores

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.

How? Organizations such as Cook Inlet Lending Center (CILC) 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 CILC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CILC share?	Can you limit this sharing?
<i>For our everyday business purposes - such as to process your mortgage application or application to participate in our down payment assistance program, to respond to court orders and legal investigations, or report to credit bureaus</i>	Yes	No
<i>For our marketing purposes - to offer our products and services to you</i>	Yes	Yes
<i>For joint marketing with other financial companies</i>	No	Yes
<i>For our affiliates' everyday business purposes - information about your creditworthiness</i>	No	Yes
<i>For our affiliates to market to you</i>	No	Yes
<i>For non affiliates to market to you</i>	No	Yes

To limit our sharing: Please Call (907) 793-3058 and our staff will prompt you through your choices, or mail the form below (bottom of page 2) to CILC.

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Who we are

CILC is a 501(c)(3) non-profit corporation whose purpose is to provide homebuyer assistance, financial counseling and Individual Development Accounts to families with modest earnings in Southcentral Alaska.

What we do*How does CILC protect your personal information?*

To protect your personal information from unauthorized access and use, we use security measures, which include secured files and buildings.

How does CILC collect my personal information?

We collect your personal information, for example, when you

- apply for a second mortgage with CILC; and/or
- apply for down payment assistance with CILC.

We also collect your personal information from others, 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 non-affiliates 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.

Definitions

- Affiliates - Companies related by common ownership or control. They can be financial and nonfinancial companies.
- Nonaffiliates - Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- Joint marketing - A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Mail-in Form

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with non affiliates to market their products and services to me.

Name: _____
 Address: _____
 City, State, Zip _____

Mail to:
 Cook Inlet Lending Center
 3510 Spenard Road, Suite 102
 Anchorage, Alaska 99503