

# FACTS

## WHAT DOES BSI FINANCIAL SERVICES 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, but is not limited to:

- Social Security number, Income and Employment Information
- Account Balances and Payment History
- Credit History and Credit Scores
- Mortgage Rates and Payments

### 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 BSI chooses to share; and whether you can limit this sharing.

Reasons we may share your personal information	Does BSI share?*	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	<b>Yes*</b>	<b>No</b>
<b>For our marketing purposes</b> —to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market you</b>	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

### Questions?

Call BSI Financial Services at (800) 327-7861. You may contact BSI at the phone number listed above, with any questions about the servicing of your loan.

\*Except as permitted by law, BSI does not share personal information in connection with the collection of a debt.

## What we do

### How does BSI Financial Services 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 BSI Financial Services collect my personal information?

We collect your personal information, for example, when you:

- Submit applications or provide your income or employment information
- Pay your bills or provide your mortgage information
- Give us your contact or income information
- Use our website

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.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include nonfinancial companies, such as Entra Default Services.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *BSI Financial Services does not share with nonaffiliates so they can market to you, except as permitted by law (see joint marketing)*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial service companies*

## Other important information

**Special Notice for California and Vermont Residents:** Except for our everyday business purposes and/or our marketing purposes, we will not share your personal information without giving you additional privacy choices.