

WHAT DOES HABITAT FOR HUMANITY OF FRANKLIN COUNTY, INC. 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 account balances
- Payment history and credit history
- Assets and employment information

How?

All financial companies need to share customers' personal financial 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 Franklin County, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Habitat for Humanity of Franklin County, Inc. 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 products and services to you	YES	NO
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

To limit our sharing

Call 717-267-1899.

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we provide or send 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.

Questions?

Call 717-267-1899 or go to www.habitatfranklinpa.org

Who we are Habitat for Humanity of Franklin County, Inc. is an affiliate of Habitat for Humanity International. We are a 501(c)3 not-for-profit organization that is governed by a local board of directors. We build houses with volunteers in partnership with local families in need of safe, decent, affordable housing.

What we do	
How does Habitat for Humanity of Franklin County, Inc. 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 Franklin County, Inc. collect my personal information?	We collect your personal information, for example, when you: - Open an account or pay your bills Apply for a loan or give us your income information - Provide employment information
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 choice will apply to everyone on your account—unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - Habitat for Humanity of Franklin County, Inc has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Habitat for Humanity of Franklin County, Inc does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - Habitat for Humanity of Franklin County, Inc doesn't jointly market