FACTS — WHAT DOES Homebridge Financial Services, 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 assets ▪ credit history and credit scores ▪ employment information and income
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 **Homebridge Financial Services, Inc.** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Homebridge Financial Services, 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 our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	▪ Call (866) 933-6342 -our menu will prompt you through your choice(s) **or** ▪ Visit us online: https://homebridge.com/privacychoices/ **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.
Questions?	Call (866) 933-6342 or go to https://www.homebridge.com/privacychoices/

Who we are	
Who is providing this notice?	Homebridge Financial Services, Inc.

What we do	
How does Homebridge Financial Services, 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 Homebridge Financial Services, Inc. collect my personal information?	We collect your personal information, for example, when you ▪ apply for a loan or give us your income information ▪ give us your wage statements or provide employment information ▪ tell us about your investment or retirement portfolio 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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. ▪ *Homebridge Financial Services, Inc. has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Homebridge Financial Services, Inc. may share with nonaffiliates to perform marketing services on our behalf and/or to market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *Homebridge Financial Services, Inc. jointly markets with other financial service companies.*

Other important information

AK and ND: Except as permitted by law, we will not share your personal information with nonaffiliates or affiliates unless you authorize us to. In order to authorize us to share your personal information with nonaffiliates and affiliates, please visit us on line https://homebridge.com/privacychoices/ to complete the Opt-In Notice.

CA: California residents are automatically treated as if they have limited the sharing of their personal information with nonaffiliates as described above. Except as permitted by law, we will not share your personal information with nonaffiliates unless you authorize us to. In order to authorize us to share your personal information with nonaffiliates, visit us online https://homebridge.com/privacychoices/ to complete the Opt-In Notice.

Additionally, in order to limit our sharing of your personal information with our affiliates and joint marketing partners, California residents should review and complete Important Privacy Choices for Consumers.

VT: Except as permitted by law, we will not share your personal information with nonaffiliated third parties. In addition, unless you give us permission, we will not share information about your credit worthiness with our affiliates. You do not have to contact us to implement these limits to our sharing. We will not share information about your transactions and experiences with our affiliates for their everyday business purposes and to market to you unless permitted by law or unless you give us permission to do so. Please visit us online https://homebridge.com/privacychoices/ to complete the Opt-In Notice in order to authorize us to share your personal information with nonaffiliates and creditworthiness with affiliates.