

FACTS

WHAT DOES Intercoastal Mortgage Company 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: <ul style="list-style-type: none"> ▪ Social Security number ▪ Account balances ▪ Payment history <div style="display: inline-block; vertical-align: top; margin-left: 20px;"> <ul style="list-style-type: none"> and Transaction history and Credit history and Credit scores </div>
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 Intercoastal Mortgage Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Intercoastal Mortgage Company 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	Yes
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 our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 703-449-6800 — our menu will prompt you through your choice(s) or ▪ Visit us online: <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 703-449-6800 or go to
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Who we are

Who is providing this notice?

Intercoastal Mortgage Company

What we do

How does Intercoastal Mortgage Company 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. **We also use procedural safeguards that comply with Federal standards to guard your non-public personal information.**

How does Intercoastal Mortgage Company collect my personal information?

We collect your personal information, for example, when you

- **Open an account** or
- **Deposit Money** or
- **Pay your bills** or
- **Apply for a loan** or
- **Make deposits or withdrawals from your account**

We also collect your personal information from 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 - unless you tell us otherwise

Definitions

Affiliates

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

- **Van Metre Companies and ERA Van Metre Properties, Lender Service Provider, LLC**

Nonaffiliates

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

- **Intercoastal Mortgage Company 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.

- **Intercoastal Mortgage Company does not jointly market.**

Other important information