



FACTS	WHAT DOES HABITAT BUCKS 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 and income ▪ Account balances and account transactions ▪ Credit scores and payment history
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 HFHBC chooses to share, and whether you can limit their sharing.

Reasons we can share your personal information:	Does Habitat Bucks 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	No	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	No
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call (215) 822-2812 x307
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Who we are	
Who is providing this notice?	Habitat for Humanity of Bucks County, Inc.
What we do	
How does Habitat Bucks protect my personal information?	<p>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.</p> <p>Additionally, Habitat Bucks requires and trains its employees to comply with privacy standards and policies, which are designed to protect customer information.</p>
How does Habitat Bucks collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> - Authorize us to pull your credit for the homeownership program or A Brush With Kindness (ABWK) home repair program - Apply for the homeownership program or ABWK home repair program - Apply for a loan to purchase a home or use the ABWK home repair program - Pay your mortgage or ABWK loan - Respond to surveys and/or requests for statistical information regarding the homeownership and ABWK programs <p>We also collect your personal information from others such as credit bureaus or other companies, including your employer(s) and bank(s) as part of the homeownership and ABWK home repair program applications.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> - 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> - <i>Our affiliates include Habitat for Humanity International</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> - <i>Habitat Bucks does not share with non-affiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - <i>Habitat Bucks does not have any joint marketing partners.</i>
Other Important Information	
<p>State Privacy Laws. We will comply with state privacy laws to the extent that they apply.</p> <p>Phone Calls: By providing telephone number(s) to us at any time, you authorize Habitat Bucks and its designees to contact you regarding your personal account(s) and business account(s) for which you are an authorized signer at such numbers using any means, including but not limited to placing calls using an automated dialing system to cell VoIP or other wireless phone number or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or text messages; and you consent that any phone call with us may be monitored or recorded by us.</p>	