

# CUMMINGS FINANCIAL PRIVACY NOTICE

The basis of each customer relationship at Cummings Financial is built on trust. You have chosen to do business with Cummings Financial and we guard that relationship with great care, beginning with the information you have chosen to share with us.

Cummings Financial, its affiliates and employees, are dedicated to protecting the privacy of your nonpublic personal information. We want you to understand how we protect your privacy when we collect and use information about you. Cummings Financial does not sell your personal information to third parties. This notice serves as a standard for all Cummings Financial employees for collection, use, retention and security of nonpublic personal consumer information.

## The Information We Collect

“Nonpublic personal information” is information about you that we obtain in connection with providing a financial product or service. Such information includes, for example, account balances, income, assets and payment history.

We may collect nonpublic personally identifiable information as follows:

Information that we obtain for you Information you provide to us during the application process, such as your name, address, phone number, social security number, driver’s license number or date of birth;

Information about your transactions Information about your transactions and experiences with us and others, such as your balance and payment history;

Information from third parties Information obtained from others, such as credit bureaus, real estate appraisers and employers.

## Our Security Procedures

To maintain security of customer information, we restrict access to your personal and account information to persons who need to know that information to provide you products or services. We maintain strict physical, electronic and procedural safeguards designed to protect your information from unauthorized access by third parties.

## What Information We Disclose

Cummings Financial, does not disclose nonpublic personal information about you to any companies that are not members of our corporate family (“third parties”), except as permitted by federal law, specifically Title V of the Gramm-Leach Bliley Act of 1999. Information about our former customers will be safeguarded to the same extent as information about our current customers.

Cummings Financial works with a variety of third parties that help provide you with our financial services. We must exchange information about you with these third parties that assist us in processing your application and the servicing of your loan. Examples would include governmental entities, such as annual reporting to the IRS, and to other third parties such as credit bureaus, closing agents and appraisers.

## Further Information

Cummings Financial recognizes the privacy expectations of our customers. If you have any questions about the confidentiality of your information, please call us at (505) 884-8600 or our toll free number (866) 606-5667.

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Borrower

Date

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Co-Borrower

Date