

FACTS

WHAT DOES HOMEOWNERS ADVANTAGE 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
- Payment history and Income
- Credit history and Credit scores

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 HOMEOWNERS ADVANTAGE chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HOMEOWNERS ADVANTAGE 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing

- Call 866-861-2411
- Mail the form below

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 866-861-2411

Mail-in Form

If you have a joint account your choice(s) will apply to everyone on your account unless you mark below

- Apply my choices only to me

Mark any/all you want to limit:

- Do not share my personal information with other financial institutions to jointly market to me.
- Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Loan #

Mail To:

Homeowners Advantage
4 Winners Circle, Suite 202
Albany, NY 12205

Who we are

Who is providing this Notice?	Homeowners Advantage
--------------------------------------	----------------------

What we do**How does HOMEOWNERS ADVANTAGE 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.

Homeowners Advantage regularly assesses its information security measures and trains employees on the confidential nature of your personal information and the importance of maintaining that confidence.

How does HOMEOWNERS ADVANTAGE collect my personal information?

We collect your personal information, for example, when you

- Open an account or give us your contact information.
- Apply for a loan or give us your income information.
- Use your credit or debit card.

We also collect personal information from others, such as credit bureaus, affiliates, and 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.

Our affiliates include financial companies such as:

- *Broadview Federal Credit Union*
- *Old Heritage Realty Services LLC*
- *Broadview Insurance Agency*

Nonaffiliates

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

- *Non-affiliates we can share with include data processing companies, credit reporting agencies, and government agencies.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include categories of companies such as financial service providers and insurance companies.*

Other Important Information

The undersigned hereby acknowledge receipt of this privacy notice.

_____ Date

_____ Date