

FACTS**WHAT DOES CITIZENS FIRST WHOLESALE MORTGAGE CO. DO WITH YOUR PERSONAL INFORMATION?**

Rev. Sept. 2016

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 Account Balances and Income
- Payment History and Transaction History and Credit History
- Account Transactions

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 Citizens First Wholesale Mortgage Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens First Wholesale Mortgage Co. 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	No	We do not share
For joint marketing with other financial companies	No	We do not share
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 do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Call (352) 259-8089 or (800) 477-1086

Who we are?

Who is providing this notice?	Citizens First Wholesale Mortgage Co. 1500 Banderos Avenue, The Villages, FL 32159
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What we do

How does Citizens First Wholesale Mortgage Co. protect my/our information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information.
How does Citizens First Wholesale Mortgage Co. collect my/our personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or Provide employment information • Provide account information or Provide your mortgage information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I/we 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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • Citizens First Wholesale Mortgage Co. does share with our affiliates.
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Citizens First Wholesale Mortgage Co. does not share with non affiliates so they can market to you.
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"> • Citizens First Wholesale Mortgage Co. does not jointly market.