

FACTS

WHAT DOES Delmar Financial 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:

- **Social Security number** and **Assets**
- **Income** and **Credit history**
- **Credit scores** and **Employment information**

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 **Delmar Financial Company** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Delmar Financial 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call **314-434-7000** — our menu will prompt you through your choice(s) or
- Visit us online: **www.DelmarMortgage.com**

Please note:

If you are a *new customer*, we can begin sharing your information **31** 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 **314-434-7000** or go to **www.DelmarMortgage.com** or email **optout@delmarmortgage.com**

Who we are

Who is providing this notice?

Delmar Financial Company

What we do

How does **Delmar Financial 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.

How does **Delmar Financial Company** collect my personal information?

We collect your personal information, for example, when you

- **Apply for a loan** or
- **Give us your contact information** or
- **Give us your employment history** or
- **Give us your income information** or
- **Provide your mortgage information**

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

- *Delmar Insurance and Management*

Nonaffiliates

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

- *Including but not limited to financial service providers, mortgage companies, and insurance companies or agencies.*

Joint marketing

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

- *Including but not limited to 3rd party companies for direct marketing.*

Other important information

Protecting your privacy is very important to Delmar Mortgage and we want you to understand what information we collect and how we use it. We believe that keeping your trust is very important, so if you have inactive or paid in full accounts with us, we will continue to adhere to the policies and practices described in this notice. We reserve the right to amend and/or modify the procedures contained in the notice at any time. If we do so, we will communicate any material changes to you as required by law.