

## **PRIVACY POLICY**

We at Neighborhood Housing Services of Baltimore, Inc., value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information.

Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

**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.

**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(s) and income, account balances and payment history, and 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 the Neighborhood Housing Services of Baltimore, Inc. chooses to share; and whether you can 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 Neighborhood Housing Services of Baltimore, Inc. does share your information to the following types of unaffiliated third parties such as: financial service providers, companies engaged in providing home mortgage or home equality loan. In addition, we may share your information to nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes. You may limit this sharing.

**For our marketing purposes** – to offer products and services to you, Neighborhood Housing Services of Baltimore, Inc. does not share your information.

**For joint marketing with other financial companies** Neighborhood Housing Services of Baltimore, Inc. does share your information. You may limit this sharing.

**For our affiliates' everyday business purposes** – information about your transactions and experiences, Neighborhood Housing Services of Baltimore, Inc. does share your information for reporting purposes. You may not limit this sharing.

**For our affiliates' everyday business purposes** – information about your creditworthiness, Neighborhood Housing Services of Baltimore, Inc. does share your information. You may limit this sharing.

**For our affiliates to market to you** Neighborhood Housing Services of Baltimore, Inc. does not share your information.

**For nonaffiliates to market to you** Neighborhood Housing Services of Baltimore, Inc. does not share your information.

**TO LIMIT OUR SHARING:**

- Call Neighborhood Housing Services of Baltimore, Inc. at 410-327-1200 ext. 100 – ask to speak to the Homeownership Creation Director - our menu will prompt you through your choice(s) or
  - Email: [housingadvisor@nhsbaltimore.com](mailto:housingadvisor@nhsbaltimore.com)

**QUESTIONS:**

- Call Neighborhood Housing Services of Baltimore, Inc. at 410-327-1200 ext. 100 – ask to speak to the Homeownership Creation Director - our menu will prompt you through your choice(s) or
  - Email: [housingadvisor@nhsbaltimore.com](mailto:housingadvisor@nhsbaltimore.com)

**WHO WE ARE**

**Who is providing the notice?** Neighborhood Housing Services of Baltimore, Inc.

**WHAT WE DO**

**How does Neighborhood Housing Services of Baltimore, Inc. 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.

**How does Neighborhood Housing Services of Baltimore, Inc. collect my personal information?** We collect your personal information, for example, when you: open an account or deposit money, pay your bill or apply for a loan, use a credit or debit card.

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 otherwise.

**DEFINITIONS:**

**Affiliates** – Companies related by common ownership or control. They can be financial or non-financial

**Nonaffiliates** – Companies not related by common ownership or control. They can be financial or non-financial

**Joint Marketing** – A formal agreement between nonaffiliated financial companies that together market financial products or services to you