

PRIVACY POLICY DISCLOSURE STATEMENT

Rev. 12/2019

Facts	WHAT DOES SEATRUST MORTGAGE DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and Account balances • Payment history and Transaction history • Credit history and Credit scores
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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 SeaTrust Mortgage Company chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does SeaTrust Mortgage	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	Yes
For joint marketing with other financial companies	No	We don't 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 910-933-0100 to be directed to SeaTrust Mortgage for assistance. • Visit us online: www.seatrstmortgage.com/Opt-Out <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent you 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.</p>
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Questions?	Call 910-933-0100 or go to www.seatrstmortgage.com/Opt-out
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Who we are

Who is providing this notice?	SeaTrust Mortgage
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What we do

How does SeaTrust Mortgage 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. We also use procedural safeguards that comply with Federal standards to guard your non-public personal information.
How does SeaTrust Mortgage collect my personal information?	<p>We collect your person information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or • Provide account information or • Provide employment information or • Give us your contact information or • Give us your wage statements <p>We also collect your personal information from others, such as Credit Bureaus, affiliates, or other companies.</p>
Why can't I 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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies such as Community First Bank and Community First Financial Services, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>SeaTrust Mortgage does not share with non-affiliates so they can market to you.</i>
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"> ▪ <i>SeaTrust Mortgage doesn't jointly market.</i>