

FACTS

WHAT DOES COMMUNITY MORTGAGE FUNDING, LLC DO WITH YOUR PERSONAL INFORMATION?

Why?	<p>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.</p> <p>At Community Mortgage Funding, LLC, we respect the privacy of our borrowers. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Community Mortgage Funding, LLC. This notice explains what types of member information we collect and under what circumstances we may share it.</p>
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 income • Account balances and payment history • Credit history and credit scores
How?	<p>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 COMMUNITY MORTGAGE FUNDING, LLC chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does Community Mortgage Funding, LLC 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	Yes
For joint marketing with other financial companies	Yes	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Choice
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	N/A

To limit our sharing	<ul style="list-style-type: none"> • Call 877.915.3030 • Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 877.915.3030
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Mail-in Form		
	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>	
	Name	<p>Mail to:</p> <p>Community Mortgage Funding, LLC 3201 W. Temple Ave. Suite 120 Pomona, CA 91768</p>
	Address	
	City, State, Zip	
	Loan #	

Who we are	
Who is providing this notice?	Community Mortgage Funding, LLC
What we do	
How does Community Mortgage Funding, LLC 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 Community Mortgage Funding, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or give us your income information • Provide account information or provide employment information • Show your government-issued ID <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. See below for more on your rights under state law.</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.
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>Affiliates we share with is your credit union, this only pertains to members of SCE Federal Credit Union OR Farmers Insurance Group Federal Credit Union</i>
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"> • <i>Financial non-affiliates we share with is your credit union</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>Our joint marketing partner is your credit union</i>
Other important information	
<p>Nevada Residents: Nevada Statute Section 228.600(3) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by detaching, completing, and mailing us the Opt-Out form on this Privacy Notice to Community Mortgage Funding, LLC, 3201 W. Temple Avenue, Suite 120, Pomona, CA 91768 Attn: Privacy Dept./Information Sharing Opt-Out. For more information contact us at the address above, by phone at (877).915.3030. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection Office of the Nevada Attorney General , 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101, Phone: (702)486-3420, Email: AglInfo@ag.nv.gov.</p> <p>California Residents: We will not share information we collect about you with other companies unless the law allows. California resident are provided with a separate notice with additional choices as required by California law.</p>	

COMMUNITY MORTGAGE FUNDING, LLC (CMF) CALIFORNIA PRIVACY POLICY

<p>What is Personal Information?</p>	<p>Personal Information. Under California law your “Personal Information” includes the following data that identifies, relates to or may be associated with you:</p> <ul style="list-style-type: none"> • Demographic information (i.e., name, address, email), • A unique identifier, such as an IP address, • Account or Social Security Number, • Driver’s license or passport, • Personal property records, • Access codes (PINs & passwords) • Online activity, • Information concerning a consumer’s interaction with a website. Personal information also includes information that is identifiable to your household.
<p>Community Mortgage Funding, LLC Collection of Personal Information</p>	
<p>Categories of Member Personal Information We Collect</p>	<p>Your personal information that we collect may include:</p> <ul style="list-style-type: none"> • Personal identifier information: name, email address, social security number, driver’s license number. • Account & transaction information: account number, card number, account information, transaction information, and credit information and required consents, opt-in & opt-out requests.
<p>Where We Collect Member Personal Information</p>	<p>We collect the categories of personal information listed above when submit an on-line application, conduct mail, on-line and/or mobile transaction or send us an e-mail, or phone inquiry.</p>
<p>Community Mortgage Funding, LLC Uses & Shares of Personal Information</p>	
<p>How We May Use Member Personal Information</p>	<p>We may use each category of personal information we collect for the following purposes:</p> <ul style="list-style-type: none"> • To verify the identity of the person conducting the account transaction or inquiry with us or our service providers • To fulfill account or service requests that you initiate • To prevent fraud or meet legal requirements. <p>We have never sold and we will not sell any of your personal information to anyone.</p>
<p>How We May Share Member Personal Information</p>	<p>We may share your personal identifiable information with 1) our third-party service providers and payment processor to facilitate your services or transactions.</p>
<p>How Long We Will Retain Member Personal Information</p>	<p>We will retain your personal information so long as we need to use such information to maintain your account and services and as otherwise required by law, subject to your right request us to delete your personal information.</p>

Your Rights to Protect Your Personal Information

<p>Right to Request Access to Your Personal Information</p>	<p>You have a right to access your personal information that we have collected. Upon your request by mail, email or in person to Community Mortgage Funding, LLC, we will disclose any of the following information requested:</p> <ul style="list-style-type: none"> • The categories of personal information collected; • The sources from which personal information was collected; • Our purpose for collecting the information; • The categories of third parties with whom we share personal information; and • The specific pieces of your personal information we have collected.
<p>Right to Request Your Personal Information Be Deleted</p>	<p>You have the right to request that we delete personal information about you that we have collected. Upon your verifiable request by mail, email or in person to FIGFCU, we will delete the information and direct our service providers to delete the information from its records unless we or service provider needs the personal information. The following are the exceptions where CMF and our service providers need the personal information to maintain and service your account and cannot delete the information:</p> <ul style="list-style-type: none"> • To process your transactions for which the personal information was collected, • To provide the account or service requested, • To detect security incidents; protect against fraudulent, or illegal activity; • To identify and correct any CMF systems errors, • To comply with the California Electronic Communications Privacy Act; • To operate the systems and applications to maintain your accounts and services, • To comply with a legal obligation or in a lawful manner compatible with the context in which you provided the information.
<p>Right to Correct Inaccurate Information</p>	<p>You have the right to request CMF to correct any personal information of yours that is inaccurate.</p>
<p>Right to Opt Out of the Sharing or Sale of Your Personal Information</p>	<ul style="list-style-type: none"> • You have the right to opt-out of any sharing of your personal information by CMF with third parties, except our sharing with (i) our third-party service providers and payment transaction processors to facilitate your services or transactions, or (ii) other financial companies with whom we have a joint marketing agreement that protects your sensitive personal information. • CMF does not sell any member personal information to any third party.

Your Sensitive Personal Information Protections

<p>What is Sensitive Personal Information?</p>	<p>Sensitive Personal Information. Under California law your "Sensitive Personal Information means Personal Information that reveals information about you:</p> <ul style="list-style-type: none"> • Social Security Number, • Driver's license, state ID card or passport number, • Account access (log-in) credentials and account/card number in combination with a security/access code (PIN/Password) to access your account, • Racial or ethnic origin, religious or philosophical beliefs or union membership, or sexual orientation, • Contents of your email, mail or text messages unless CMF is the intended recipient.
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Community Mortgage Funding, LLC Collection of Sensitive Personal Information

<p>Categories of Member Sensitive Personal Information We May Collect</p>	<p>Your sensitive personal information that we may collect may include:</p> <ul style="list-style-type: none"> • Social Security Number, • Driver's license or passport number, • Account access credentials, • Racial or ethnic origin, and • Contents of your email, mail or text messages unless CMF is the intended recipient.
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Purposes for Which CMF Uses & Shares Sensitive Personal Information

How We May Use Member Sensitive Personal Information	<p>We may use each category of sensitive personal information we collect for the following purposes:</p> <ul style="list-style-type: none"> To verify the identity of the person conducting the account transaction or inquiry with us or our service providers To fulfill account or service requests that you initiate To prevent fraud or meet legal requirements. <p>We have never sold and we will not sell any of your sensitive personal information to anyone.</p>
How We May Share Member Sensitive Personal Information	<p>We may share your sensitive personal identifiable information with 1) our third-party service providers and payment transaction processors to facilitate your services or transactions, or 2) other financial companies with whom we have a joint marketing agreement that protects your sensitive personal information.</p>
How Long We Will Retain Member Sensitive Personal Information	<p>We will retain your sensitive personal information so long as we need to use such information to maintain your account and services and as otherwise required by law, subject to your right request us to delete your sensitive personal information</p>

Your Rights to Protect Your Sensitive Personal Information

Right to Limit the Use and Disclosure of Sensitive personal Information	<p>You have the right to request CMF to limit the use and disclosure of the following sensitive personal information of yours for purposes other than what is reasonable and beneficial to you: precise geolocation data; racial and ethnic origin; union members; contents of certain email or text messages, and biometric information.</p>
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Additional Rights and Protections

Right to Equal Services & Pricing	<p>You have the right to receive equal service and pricing from us even if you choose to exercise any of your privacy rights. We will not discriminate against you for exercising any of the consumer's rights, including:</p> <ul style="list-style-type: none"> denying accounts or services to you; charging different prices or rates for accounts or services or imposing penalties; providing a different level or quality of accounts or services to you or suggesting that you will receive a different price or rate for accounts or services or a different level or quality of accounts or services.
Right to Opt-Out of Automated Decision-making Technology	<p>You have the right to opt-out of CMF use of automated decision-making technology, such as automated loan approvals or other CMF marketing offers.</p>
How to Submit Requests to CMF or to request More Information.	<p>You may submit your requests to Community Mortgage Funding, LLC as follows: Mail: Community Mortgage Funding, LLC 3201 W. Temple Avenue, Suite 120, Pomona, A 91768</p> <p>Email: privacy@cmfloan.com Phone: 877.915.3030</p> <p>You may designate an authorized agent to submit requests on your behalf by providing us with your written authorization of the agent and nature of your request.</p> <p>We will verify your request by using our current authentication practices including matching the identity information you provide with your request with your personal information we maintain on file.</p>

Additional Online Privacy Protections

Use of Cookies CMF uses cookies when you visit our website. These cookies are essential for enabling user movement around our website and providing access to secure areas of the website. These cookies do not gather information about you that could be used for marketing purposes and do not remember where you have been on the internet and CMF does not track or sell this data. This category of cookies cannot be disabled.

California Do Not Track Disclosures. Certain web browsers offer a “Do Not Track” (DNT) option that permits users to select a preference not to have information about web browsing activities monitored and collected. Our website will not honor DNT signals from you, and we will not monitor or collect information of your browsing activity

Our Privacy Policy is posted on our website www.myloan.cmfloan.com. You can reach us: Toll-free at (877.915.3030)
Privacy Policy Changes. We reserve the right to amend this Privacy Policy at our discretion and at any time. We will post our amended Privacy Policy on our website or otherwise notify you as required by law.

Amendments to Privacy Policy

CMF may update this Privacy Notice at any time to reflect changes in our business, legal or regulatory requirements. If we may make any material changes to this Privacy Notice we will notify you before the changes are effective by mail or email if you have chosen email communication. Any changes to this Privacy Notice will be effective on the date we designate as the effective date or as required by law.
Please visit [https://California Privacy Rights Act \(CPRA\)/](https://California Privacy Rights Act (CPRA)/) for our current Privacy Notices.