

PRIVACY POLICY

What does ONE Neighborhood Builders 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.

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 ONE Neighborhood Builders 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, ONE Neighborhood Builders does not share your information.

For our marketing purposes – to offer products and services to you, ONE Neighborhood Builders does not share your information. You may not limit this sharing.

For joint marketing with other financial companies ONE Neighborhood Builders does not share your information. You may not limit this sharing.

For our affiliates' everyday business purposes – information about your transactions and experiences, ONE Neighborhood Builders does not share your information. You may not limit this sharing.

For our affiliates' everyday business purposes – information about your creditworthiness, ONE Neighborhood Builders does not share your information. You may not limit this sharing.

For our affiliates to market to you ONE Neighborhood Builders does not share your information. You may not limit this sharing.

For nonaffiliates to market to you ONE Neighborhood Builders does not share your information. You may not limit this sharing.

QUESTIONS:

Call 401-351-8719 or go to oneneighborhoodbuilders.org

WHO WE ARE

Who is providing the notice? ONE Neighborhood Builders

WHAT WE DO

How does ONE Neighborhood Builders 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 ONE Neighborhood Builders 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

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

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