

PRIVACY NOTICE DISCLOSURE

REV. 01/2022

FACTS

WHAT DOES JAMES MORTGAGE, LLC 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, name, address, and income
- Account balances and payment history
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information, the reasons James Mortgage, LLC chooses to share, and whether you can limit this sharing.

| REASONS WE CAN SHARE YOUR PERSONAL INFORMATION | DOES JAMES MORTGAGE, 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 | No |
| For joint marketing with other financial companies | No | N/A |
| For our affiliates' everyday business purposes — information about your transactions and experiences | No | N/A |
| For our affiliates' everyday business purposes — information about your creditworthiness | No | N/A |
| For our affiliates to market to you | No | N/A |
| For nonaffiliates to market to you | No | N/A |

Questions?

CALL 270-288-3007

Who we are

Who is providing this notice?

James Mortgage, LLC

What we do

How does James Mortgage, 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 James Mortgage, LLC collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan
- Give us your contact information
- Give us your income information
- Provide employment information

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 and nonfinancial companies.

Nonaffiliates

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

James Mortgage, LLC does not share with nonaffiliates so they can market to you.

Joint marketing

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

Other important information

For more information on our Privacy Policy, you may call us at 270-288-3007, or write to us at 218B South 12th Street., Murray, KY 42071