



## IDAHO HOUSING AND FINANCE ASSOCIATION

### PRIVACY POLICY

This notice is being sent to you in accordance with federal law enacted in June 2000. There is no action required on your part. The notice is for informational purposes only.

#### Your Privacy

At Idaho Housing and Finance Association (IHFA), respecting the privacy and security of your personal information is important to us. Just like you, we want all of your personal information kept that way – personal and private. This notice describes the privacy policy and practices followed by the IHFA

#### Safeguarding Customer Information

IHFA will only grant access to nonpublic personal information, as defined by federal law, about you to employees who need it to perform their job responsibilities, or as otherwise required by law or legal process. Furthermore, nonpublic personal information is provided only to IHFA contracted service providers as necessary to effect, administer or enforce the transaction you have with IHFA. Even if you are no longer our customer, we will continue to treat your nonpublic personal information in the same way as if you were still a customer. In addition, we maintain physical, electronic and procedural safeguards to store and secure information about you from unauthorized access, alteration and destruction.

Any agreements entered into by IHFA with nonaffiliated third parties to provide services for us or to make products or services available to you contain specific conditions requiring those companies to safeguard the confidentiality this information and to not use it for any other purpose.

#### Collection of Information

We only obtain the information needed to process your loan application and service your mortgage loan. The following lists the usual kinds of nonpublic financial information we obtain and from what sources that information is obtained:

- From you, on forms (such as a loan application), via the Internet, by telephone or otherwise. Examples of this type of information include your name, address, social security number, credit history and other financial information.
- From transactions with us, for example, payment history, account balance and other transaction records.
- From credit reporting agencies, such as information relating to your credit worthiness and credit history.
- From third parties to verify information you have provided to us.

#### Sharing of Information

IHFA does not disclose, or reserve the right to disclose, nonpublic financial information about its current or previous customers except as permitted by law or with customer permission.

IHFA does not disclose any nonpublic personal information for its current or previous customers with nonaffiliated third-party marketers offering their products and services. While we may offer financial products and services of our third party providers, IHFA controls all information used to make such offers.

Thank you for allowing us to continue servicing your mortgage loan. We value your business and are committed to protecting your privacy.