

## Privacy Policy

Peninsula Mortgage and all its loan officers work to provide you with products and services to meet your financial goals. In doing so, we are committed to protecting your privacy.

### Information We Collect About You

We collect information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information obtained when verifying the information you provide on an application or other form (this may be obtained from, but is not restricted to, your current or past employers, or from other institutions where you have conducted financial transactions);
- Information about your transactions with us, or others including those companies that work closely with us to provide you with diverse financial products and services;
- Information we receive from a credit report agency and;
- Information we may obtain from consumer purchasing and census data providers to develop competitive marketing programs for our customers.

### Disclosure of Information to Parties that Provide Services to Us

We may disclose Public non-financial information we collect, as provided by state and/or federal law and as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements, so that we may provide customers competitive products and services. We may also disclose non-public personal information about you under circumstances as permitted or required by state and/or federal law. These disclosures typically include information to process transactions on your behalf, conduct the operations of Peninsula Mortgage, follow your instructions as you authorize or protect the security of financial records.

#### Disclosure of Information About Former Customers

If you decide to terminate your relationship with Peninsula Mortgage, we will not share information we have collected about you, except as may be required by state and/or federal law and will remove any information from our files within a reasonable period of time.

### How to Opt Out or Stop Certain Disclosures About You

At this time, we do not intend to disclose non-public personal information other than as noted above. If in the future, Peninsula Mortgage intends to disclose non-public information other than the above, Peninsula Mortgage will provide an additional notice, and provide an opportunity to opt out if applicable. The opt out does not apply to disclosures that are legally permitted or required or to disclosures that Peninsula Mortgage makes to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with Peninsula Mortgage.

### How We Protect Your Information

We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

### What Customers Can Do to Help

Peninsula Mortgage is committed to protecting the privacy of its customers. You can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card as it can provide access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc., to other persons. If someone calls you, explains the call is on behalf of Peninsula Mortgage and asks for your account number, you should beware. Official Peninsula Mortgage staff will have access to your information and will not need to ask for it.
- Keep your information current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- Let us know if you have any questions. Please do not hesitate to call us - we are here to serve you. Call 1-888-683-2429 or write us at Peninsula Mortgage, PO Box 953, Sequim, WA 98382.

This notice is provided pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA) of 1999, 12 CFR 40.