

Key facts about your personal information and St. James Mortgage Corporation

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 depends on the product or service you have with us. This information can include: Social Security and account balances account transactions and income credit scores and checking account information.

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 St. James Mortgage Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your information

Does St. James Share?

Can you limit 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

We don't share

For our affiliates' everyday business purposes-
Information about your transactions and experiences

No

We don't share

For our affiliates' everyday business purposes-
Information about your creditworthiness

No

We don't share

For affiliates to market to you

No

We don't share

For nonaffiliates to market to you

No

We don't share

Who we are

Who is Providing this Notice?

St. James Mortgage Corporation

What we do

How does St. James Mortgage Corporation protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that are designed to comply with federal law. These measures include computer safeguards and secured files and buildings.

How does St. James Mortgage Corporation collect my personal information?

We collect your personal information, for example, when you apply for a loan or provide account access. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal Law gives you the right to limit only

- Sharing for affiliate's everyday business purposes - information about your credit worthiness
- Affiliates from using your information to market to you
- Sharing for non affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on the account.

Questions?

Call 1 800-837-7005 or visit stjamesmortgage.com