

FACTS

WHAT DOES **Midwest Loan Services, a division of University Bank** 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 and Income
- ❖ Account Balances and Payment History
- ❖ Account Transactions and Credit Scores
- ❖ Contact Information (e.g., name, sex, age, date of birth, email address, mailing address, telephone number, driver's license, passport, and/or other government issued ID numbers)

How?

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

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 Midwest Loan Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Midwest Loan Services 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	No	We don't share
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 non-affiliates to market to you	No	We don't share

Questions?

Call 1-800-262-6574 or visit www.midwestloanservices.com.

You can review your mortgage account information by logging into your online account or calling our Customer Service number. If your account information is incomplete, inaccurate or not current, please contact us at the number above or by mail at P.O. Box 209, Hancock, MI 49930 for information on how to make the appropriate changes.

Who is providing this notice?	Midwest Loan Services, a division of University Bank P.O. Box 209 Hancock, MI 49930
What we do	
How does Midwest Loan Services 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. Furthermore, annual information security training is provided to all employees.
How does Midwest Loan Services collect my personal information?	We collect your personal information, for example, when you: ❖ Open an account or apply for financing ❖ Give us your income or provide employment information ❖ Provide your mortgage information ❖ Give us your contact information We also collect your personal information from other companies.
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 non-affiliates 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. ❖ <i>Midwest Loan Services does not share with our affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ❖ <i>Midwest Loan Services does not share with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ❖ <i>Midwest Loan Services doesn't jointly market.</i>
Other important information	
State law – You may have other privacy protections under state laws; we will comply with all applicable state laws with regard to our information sharing practices. We don't allow unauthorized publishing or disclosure of people's non-public contact information. • California residents only - In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law. For details on the privacy rights of California residents, you may obtain a copy of the California Privacy Rights Act (CPRA) Policy by visiting our website www.university-bank.com; by writing to us at Midwest Loan Services, a division of University Bank 2015 Washtenaw Ave Ann Arbor, MI 48104 ATTN: Privacy Department; or by calling us at 1-800-368-7987. • Nevada residents only - We are providing you this notice under state law. You may be placed on our internal Do Not Call List by calling Customer Service at the phone number shown below. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: aginfo@ag.nv.gov. For further information please contact: Midwest Loan Services, a division of University Bank 2015 Washtenaw Ave Ann Arbor, MI 48104 ATTN: Privacy Department; Phone number: 1-800-368-7987; or go to our website www.university-bank.com/contact-us. • New Mexico, North Dakota and Vermont residents only – Per state law, we have automatically opted you out of the sharing of your information. • Vermont residents only – In accordance with state law, we obtain your consent before accessing your credit report and use it only for the purpose for which you consented. We do not share your information, except to process transactions or to provide services you have requested. • Note: Midwest Loan Services operates as a division of University Bank and maintains records for each mortgage loan for the periods prescribed by applicable federal and state laws and regulations. All loan records are stored in a secure manner. Confidential records are destroyed at the end of their retention period in a secure and confidential manner.	