



## **Privacy Policy February 26, 2015**

At South Puget Sound Habitat for Humanity (“SPSHFH”), we are committed to keeping your information private. We value your trust and are committed to the responsible management, use and protection of personal information.

This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

### **Confidentiality and Security**

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality. SPSHFH personnel are required to undergo and successfully pass a criminal background check prior to any access to personal information; they are subject to a strict written policy regarding confidentiality; and access to applicant data is restricted to personnel on an as-needed basis for lawful business purposes. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information.

Prior to sharing personal information with unaffiliated third parties, we will ask for your consent and permission, and we will give you an opportunity to direct that such information not be disclosed (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call SPSHFH at (360) 956-3456.

### **Information We Collect**

We collect personal information to support our homeownership program and to aid you in shopping for and obtaining a home mortgage from SPSHFH. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from a consumer reporting agency; and
- Information that we receive from personal and employment references.



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**Information We Disclose**

Personal information is exclusively used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law and with your prior consent, we may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts and income;
- Information about your transactions with us or others, such as your account balance, payment history and parties to your transactions; and
- Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

**To Whom Do We Disclose**

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in loan underwriting services or mortgage servicing;
- Credit reporting agencies;
- Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.

If you have any questions or concerns about this Privacy Policy, please contact SPSHFH at (360) 956-3456.