

Facts - What does The Money Source Inc. 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 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:

- For sharing within The Money Source Inc.:
 - Social Security Number and Income
 - Account Balances and Payment History
 - Credit History and Credit Scores
- For sharing with our affiliates:
 - Basic contact information such as name, address, phone number, and email
 - Social Security Number and Date of Birth
 - Loan Number and Residence purpose and type
 - Loan balance and monthly mortgage payment
 - In states where allowable, Insurance Policy Details (Carrier, Coverage Limits, Premium, Deductible, Renewal Date). To determine whether we share this information in your state, see Other Important Information below.

How? Financial companies often need to share customers' personal information to properly and effectively run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons **THE MONEY SOURCE INC.** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Money Source Inc. 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	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing

- Call (866) 867-0330 – our menu will prompt you through your choice(s)
- Or visit us online: <http://info.themoneysource.com/privacy-optout>

Please Note: If you are a **new** or existing customer, we can begin sharing your information 30 days from the date we sent this notice. When you are **no longer** our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call (866) 867-0330

Who we are	
Who is providing this notice?	The Money Source Inc.
What we do	
How does The Money Source Inc. 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 and other information security safeguards and secured files and buildings.
How does The Money Source Inc. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Apply for a loan, including: <ul style="list-style-type: none"> • When you give us your income information and employment history • Show us your government-issued identification • Make a mortgage payment • Sign up for our Borrower Portal using your email address <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other third parties we do business with.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include A-Team Insurance Agency LLC dba The Money Source Insurance dba TMS Insurance Services.
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Non-affiliates that we share with can include financial services companies, direct marketing companies, and non-profit organizations.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Joint marketing partners can include financial services companies.
Other important information	<p>Affiliate Sharing. Federal law gives you the right to limit some but not all marketing from our affiliates. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our affiliates. You may limit our affiliates, such as our insurance affiliate, from marketing their products or services to you based on your personal information that we collect and share with them. Your choice to limit marketing offers from our affiliates will apply for at least 5 years from when you tell us your choice. Once that period expires, you will receive a renewal notice that will allow you to continue to limit marketing offers from our affiliates for at least another 5 years. We will not share information we have collected about you with our affiliates or with non-affiliated third parties if you have opted out from such sharing.</p> <p>State Privacy Laws. States where we may share insurance policy details with our affiliates: California; Colorado; Idaho; New Jersey; Nevada; New York; Utah; Washington. States where we do not share insurance policy details with our affiliates: Arizona; Connecticut; Florida; New Mexico; Ohio; Oklahoma; Oregon; Tennessee; Texas. California Customers: We will not share information we collect about you with non-affiliated third parties unless permitted by California law. Pursuant to Section 770.1 of the California Insurance Code, we will not share your policy information if you provide us with a signed statement stating your policy information should not be made available. Vermont Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to non-affiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.themoneysource.com/privacy-policy or call (866) 867-0330.</p>