



SECURITY
HOME MORTGAGE

FACTS	WHAT DOES SECURITY HOME MORTGAGE (“SHM”) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and account balances • Payment history and transaction or loss history • Credit history and credit scores 	
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 SHM chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does SHM 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes —information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don’t share
To limit our sharing	<ul style="list-style-type: none"> • Visit us online: https://securityhomemortgage.com/privacy-opt-out <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 866-764-0111 or go to https://securityhomemortgage.com/privacy-policy	



Who we are	
Who is providing this notice?	Security Home Mortgage, Inc.
What we do	
How does SHM 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. We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does SHM 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 or give us your contact information ▪ Give us your income information or show your government-issued ID ▪ Provide employment Information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</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
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Capital Community Bank, Inc. DBA CCBank
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ SHM does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include card issues, insurance providers, and other financial institutions.



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Other important information

CCBank is a Utah state-chartered bank with the Utah Department of Financial Institutions (“UDFI”) as the primary state regulator. SHM is a subsidiary of CCBank. Consumers may file a complaint against CCBank or SHM by mail to Utah Department of Financial Institutions, PO Box 146800, Salt Lake City, UT 84114-6800 or by email to complaints.dfi@utah.gov.

NOTICE TO UTAH RESIDENTS – This privacy notice fulfills the requirements of the Utah Consumer Privacy Act (“UCPA”). Utah residents may exercise their rights under the UCPA through the contact methods included in this notice.