

# FACTS

## WHAT DOES VETERANSLOANS.COM DO WITH YOUR PERSONAL INFORMATION?

### PRIVACY POLICY

**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 date of birth
- Account balances and payment history
- Credit history and credit scores
- Income and assets

**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 VeteransLoans.com chooses to share; and whether you can limit this sharing.

Reasons VeteransLoans.com can share your personal information	Do we share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	N/A
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	N/A

**To limit our sharing:**

- Call (888) 988-8485 or
- Email [contactus@veteransloans.com](mailto:contactus@veteransloans.com)

**Please note:**

If you are a *new* customer, we can begin sharing your information immediately after providing 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 (888) 988-8485 or go to [www.veteransloans.com](http://www.veteransloans.com)

**Who is providing this notice?**

VeteransLoans.com  
3400 W Broadway Business Park Ct, Ste 106  
Columbia, MO 65203

**How does VeteransLoans.com 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 limit access to authorized staff and contracted service providers.

**How does VeteransLoans.com collect my personal information?**

We collect your personal information, for example, when you

- apply for a loan
- provide employment information
- provide account information
- give us your contact information
- show us your government-issued ID

We also may collect your personal information from others, such as credit bureaus or other companies.

## How can I notify VeteransLoans.com of any changes or corrections to my information?

Changes and corrections to your information may be communicated by calling us at (888) 988-8485 or emailing us at [contactus@veteransloans.com](mailto:contactus@veteransloans.com).

## 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 nonaffiliates to market to you

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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions:

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <i>Our affiliates include nonfinancial companies, such as Mid-Continent Realty, Inc.</i></li></ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <i>VeteransLoans.com does not share with nonaffiliates so they can market to you.</i></li></ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• <i>VeteransLoans.com doesn't jointly market.</i></li></ul>

## Other important information

VeteransLoans.com complies with all federal and state privacy laws. If your state requires additional disclosure regarding your right to privacy above and beyond this federal notice, an additional form will be provided when you apply for a loan.