



Privacy Statement and Notice

At Habitat for Humanity of Dane County (HFHDC), we are committed to keeping your information private. When collecting, storing, and retrieving homeowner data, internal controls are maintained throughout the process to ensure security and confidentiality.

The following are short explanations of some of the terms used in this notice:

Public Information: Any information lawfully made available to the general public from widely distributed media or federal, state, or local government records.

Nonpublic Personal Information: Personally identifiable financial information, including account balances, payment history, and debit card purchases that are: provided by a consumer to a financial institution; resulting from any transaction with the consumer or any service performed for the consumer; or obtained by the financial institution through any other means.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. (It does not apply to the term "affiliate" as used in the Habitat ministry).

Non-Affiliated Third Parties: Any entity that is not an affiliate of, related by common ownership to, or affiliated by corporate control with the lender.

HFHDC has to collect a wide variety of information from our customers, because without that information we cannot loan you money for housing. We also work with other agencies to get you additional money and discounts, and they require the same information.

We collect nonpublic personal information about you from the following sources:

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

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, assets, income, etc.;
- Information about your transactions with us, our affiliates, or others such as your loan balances and payment history, etc. and;
- Information we receive from a consumer reporting agency such as your credit worthiness and credit history.

HFHDC employees and volunteers are subject to a written policy regarding confidentiality. Applicant data is available to staff and volunteers on need-to-know basis only. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations or governments; and
- Attorneys, auditors, consumer reporting agencies, lenders in mortgage leveraging programs, or mortgage servicing companies.

If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures that is you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to non-affiliated third parties you may call HFHDC at (608)255-1549x101.