

FACTS**WHAT DOES Mortgage Craft
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 Date of birth ■ Full Name and Address ■ Email and Phone <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Mortgage Craft chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mortgage Craft 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	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For nonaffiliates to market to you	Yes	Yes

Questions?	Call 717-560-0546 or go to mortgagecraft.com
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Who we are

Who is providing this notice?

Mortgage Craft

2819F Willow Street Pike, Willow Street, PA 17584
5139 Main St, East Petersburg, PA 17520

What we do

How does **Mortgage Craft** 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.

How does **Mortgage Craft** collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or give us your employment history
- Give us your income info or provide account information
- provide employment information

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

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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Mortgage Craft does not have any affiliate companies that have or hold controlling interest nor do we have any interest in another company.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Mortgage Craft does share your information when participating in joint marketing efforts with partnered realtors. This only involves your name, phone number, and email address.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Mortgage Craft does not jointly market with with other financial companies.

Other important information