

FACTS

WHAT DOES ATLANTIC COAST MORTGAGE, LLC 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?

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
- Account balances
- Credit history
- Transaction history
- Payment history
- 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 Atlantic Coast Mortgage, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Atlantic Coast Mortgage, LLC 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	We Do Not Share
For our affiliates' everyday business purposes – Information about your creditworthiness	NA	NA
For our affiliates' everyday business purposes – Information about your transactions and experiences	NA	NA
For our affiliates to market to you	NA	NA
For nonaffiliates to market to you	NA	NA

To limit our sharing

- Call 877.705.7623
- Visit us online: www.atlanticcoastmortgage.com.com and send us an email, or send us a letter to Atlantic Coast Mortgage, LLC, 4100 Monument Corner Drive Ste 300, Fairfax VA 22030
or
- Mail the form below

Please note:

If you are a *new* 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 anytime to limit our sharing.

Questions?

Call 877.705.7623 or go to www.atlanticcoastmortgage.com.com



Mail-in Form		
<p>Leave Blank OR [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.]</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	
	Name	
	SSN	
	Name	
	SSN	
	Address	
	City, State, Zip	
Email Address		<p>Mail to: Atlantic Coast Mortgage, LLC 4100 Monument Corner Drive Ste 300, Fairfax VA 22030</p>

Who we are	
Who is providing this notice?	ATLANTIC COAST MORTGAGE, LLC
What we do	
How does Atlantic Coast Mortgage, LLC 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 use procedural safeguards that comply with federal standards to guard your non-public personal information.
How does Atlantic Coast Mortgage, LLC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account, deposit money or pay your bills • apply for a loan or use your credit or debit card • and we also collect your personal information from other companies
Why can't I limit all sharing?	Federal law gives you the right to limit only <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. See below for more rights under state law.</p>
What happens when I limit sharing for an account held jointly with someone else?	Your choice will apply to everyone on your account unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Atlantic Coast Mortgage, LLC does not have any affiliated companies.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Atlantic Coast Mortgage, LLC does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Atlantic Coast Mortgage, LLC does not jointly market.</i>

FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003

In an effort to keep our customers up-to-date with changes in the financial services industry and as required under the Fair and Accurate Credit Transactions Act of 2003, Atlantic Coast Mortgage, LLC is providing the following notice:

We may report to credit bureaus information about your account. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Other important information

For California residents only: We will not disclose or share information about California residents without first providing you with a California Privacy Notice and honoring your choice unless such sharing or disclosure is permitted by applicable law.


