

FACTS**WHAT DOES MOUNTAIN WEST FINANCIAL, INC. 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 and income
- assets and credit scores
- account balances and payment history

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

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 **MOUNTAIN WEST FINANCIAL, INC.** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MOUNTAIN WEST FINANCIAL, INC. 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	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free (888) 793-6470 or go to WWW.MWFINC.COM

What we do

How does MOUNTAIN WEST FINANCIAL, INC. 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 MOUNTAIN WEST FINANCIAL, INC. 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 provide account information ■ provide employment information or show your driver's license ■ use your credit or debit card <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. See below for more on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a MORTGAGE WORKS OR MORTGAGE WORKS, LLC name.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>MOUNTAIN WEST FINANCIAL, INC. does not share with nonaffiliates so they can market to you.</i>
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"> ■ <i>Our joint marketing partners include REAL ESTATE COMPANIES.</i>

Other important information

NOTICE TO CALIFORNIA, RESIDENTS: THE INFORMATION SHARING PRACTICES DESCRIBED ABOVE ARE IN ACCORDANCE WITH FEDERAL LAW. IN ACCORDANCE WITH CALIFORNIA LAW, WE WILL NOT SHARE INFORMATION WE COLLECT ABOUT YOU WITH COMPANIES OUTSIDE OF OUR CORPORATE FAMILY, EXCEPT AS PERMITTED BY LAW, INCLUDING, FOR EXAMPLE, WITH YOUR CONSENT OR TO SERVICE YOUR ACCOUNT. WE WILL LIMIT SHARING AMONG OUR COMPANIES TO THE EXTENT REQUIRED BY CALIFORNIA LAW.

PLEASE SEE ADDITIONAL PRIVACY NOTICE FOR CALIFORNIA RESIDENTS.