

**FACTS****WHAT DOES Wicks Lending  
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 **Assets**
- **Income** and **Employment information**
- **Credit history** and **Mortgage rates and payments**

**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 **Wicks Lending** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wicks Lending 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	We Don't Share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

**Questions?**

Call (800) 700-7885 or go to <https://www.wickslending.com/privacy-policy/>

Who we are	
Who is providing this notice?	Wicks Lending
What we do	
How does Wicks Lending 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. <b>We also utilize shredding services for all offices locations.</b>
How does Wicks Lending collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ <b>Apply for a loan</b> or</li> <li>▪ <b>Provide account information</b> or</li> <li>▪ <b>Provide your mortgage information</b> or</li> <li>▪ <b>Give us your employment history</b> or</li> <li>▪ <b>Give us your income information</b></li> </ul> <b>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</b>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. <b>See Other Important Information below for more on your rights, under State Law.</b>
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 companies with a common ownership interest of Wicks Lending financial companies, such as First Source Title Agency, 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>Wicks Lending 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>Wicks Lending does not jointly market.</i></li> </ul>

### Other important information

VT: We will not share your information with affiliates without your consent. NV: State privacy laws permit us to make marketing calls to existing customers. If you prefer not to receive calls, you may be added to our Do Not Call list at 877-351-3400. Per NV law, we provide you with the following contact information: NV Bureau of Consumer Protection, Office of the NV A.G., 555 E. Washington St., Ste 3900, Las Vegas, NV 89101; PH 702-486-3132; email: BCPINFO@ag.state.nv.us.

**For California Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.