

Privacy and Security Policy

Privacy Policy

In compliance with the Gramm Leach Bliley (GLB) Act, we are providing you a privacy notice outlining our policy and practices.

This notice covers customers who obtain financial products and services for personal, family or household purposes from any of the Town & Country Home Mortgage companies listed at the end of this notice. This notice:

- Explains how we collect and disclose customer information we obtain in connection with providing you financial products and services.
- Gives you choices. You may tell us your preferences about sharing customer information with other Town & Country Home Mortgage companies.

Our Commitment To Protecting Your Privacy of Nonpublic Information

Protecting customer information has always been important to us. Access to customer information is limited to those persons who need to know that information. For example, access to customer information is needed to resolve questions or inquiries, for internal security or fraud control, to provide products or services, or to protect or enforce our rights.

We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard customer information.

We Collect Nonpublic Personal Information About You That May Include:

- Information we receive from you on applications and other forms;
- Information about your transactions with our affiliate, (a company we own or control, a company that is owned or controlled by the same company that owns or controls us; ownership does not mean complete ownership) or others; and
- Information we receive from a consumer-reporting agency

Nonpublic Information Disclosed:

We do not disclose nonpublic personal information about our customers or former customers to non-affiliated third parties (outside of Town & Country Home Mortgage), except as permitted or required by law. We may disclose the information we collect to companies that perform services on our behalf, or we may disclose to financial service providers with whom we have joint marketing agreements such as: bulk mailing companies, direct marketing companies, market research firms.

Other Exceptions to Information Sharing

We may also disclose...

- To consumer reporting agencies.
- In connection with audits or any sale or transfer of your accounts to a Town & Country Home Mortgage company or division.
- For fraud, security or risk control.
- To help complete a transaction you initiate including information requested to verify the existence or condition of an account.

- When disclosure is required by law, such as pursuant to court order, subpoena, legal process or government agency examination or investigation, annual income statements to IRS, credit bureaus or to protect or enforce our rights.
- To companies that perform services for us in connection with your accounts, such as software companies, collection agencies, check printers, credit card producers.
- As otherwise necessary to service your account or as permitted or required by law.

Customer Information We May Share With Other Town & Country Home Mortgage Companies

We may disclose all of the customer information we collect (as described above), on customers and former customers, to other Town & Country Home Mortgage companies. Town & Country Home Mortgage companies that may receive this information are financial service providers.

However, you have the right to ask us not to share certain information about you with other Town & Country Home Mortgage companies, including:

- Information you give us on applications or other forms, such as your income or marital status.
- Information we obtain from a consumer report, such as your credit score or credit history.
- Information we obtain from others regarding their relationships or transactions with you or to verify what you tell us, such as account balances or employment history.

Fair Credit Reporting Act/Fair and Accurate Credit Transactions Act

Under the Fair Credit Reporting Act, we are permitted to share information about experiences with you or your accounts, with other companies in the Town & Country Home Mortgage family, such as information we receive from you in applications and information from credit reporting agencies.

We must report fair and accurate information as required by the Fair and Accurate Credit Transactions report. Any discrepancies may be report to our main office in Portland, Oregon, 10228 SW Capitol Hwy Suite 201 - Portland, OR 97219.

You may direct us not to share certain credit information with our affiliates that does not relate solely to our experiences with you or your account, such as information from credit reporting agencies. You may do so by completing and returning an attached Opt Out Form, or call us at (503) 241-8600 followed by written correspondence to:

10228 SW Capitol Hwy Suite 201 - Portland, OR 97219

Please provide your name, address, social security number and account number(s).

Joint Accounts

If you are a joint account customer who asks us not to share customer information with other Town & Country Home Mortgage companies, we will treat your request as applying only to you, unless you tell us otherwise. You are permitted to make this choice on behalf of other joint account customers if the other customers are properly identified. Also one or more joint account customer may make the choice in a single response please note, however, that if you make this choice on behalf of other joint account customers, it will apply to all accounts of those other customers.

Identity Theft and Fraud Assistance

If you believe you may be a victim of identity theft:

1. Contact your bank or other account holders for assistance such as to place holds on your accounts
2. Contact the Social Security Administration's Fraud Hotline at 800 269-0271 to report fraudulent use of your identification information.
3. Report the incident as quickly as possible to any one of the credit reporting agencies:

Experian	888-397-3742
Equifax	800-525-6285
Trans Union 800-680-7289	

You should review your current credit bureau report to identify any unauthorized accounts or inquiries and ask the credit agency about placing a Victim Alert Flag on your files.

4. File a police report in your local jurisdiction and retain the report number and the name of the officer who took the report.
5. File a complaint with the Federal Trade Commission (FTC) by contacting the FTC's Identity Theft Hotline: 1-877-IDTHEFT

Help Us to Protect You and Your Information

We recommend that you follow these security measures to protect and help prevent potential misuse of your personal information:

Protect and properly dispose (shred) your account records.

Do not share account information, passwords, user IDs, PINs, code words or other confidential with others.

Do not provide confidential information by telephone to unknown callers Town & Country Home Mortgage will not at any time contact you for your personal information, such as account number, social security number, log-in ID or password by e-mail or telephone. If you receive an e-mail asking for confidential information, such as log-in ID or password or you have identified a Web site imitating the content of Town & Country Home Mortgage Bank, please report this immediately to Town & Country Home Mortgage.

Do not provide confidential information online unless you initiated the contact, know the party with whom you are dealing, and provide information through a secure channel.

When conducting business over the Internet, always use a secure browser, exit online applications as soon as you finish using them, and make sure you have virus protection and firewall and update them regularly.

Monitor your credit report for accuracy. By law you are entitled to receive one free credit file disclosure every 12 months from each of the nationwide consumer credit reporting agencies.

**Town & Country Home Mortgage Companies/Affiliates
Covered By This Notice**

- Town & Country Home Mortgage, 10228 SW Capitol Hwy Suite 201 - Portland, OR 97219

**Town & Country Home Mortgage Bank and all Affiliated Companies
"Opt Out "Response Form**

[CLICK HERE](#) to view, print, and complete an OPT OUT notice, if you do not want your information shared with our affiliates. If you have previously requested that we restrict such sharing, you do not need to make another request; this is valid for 5 years from date of original request.

* Not Insured by FDIC

Security Statement

Our website brings together a combination of industry-approved security technologies to protect data for the bank and for you, our customer. It features a VeriSign-issued Digital ID for the bank's Internet Service Provider hosting our website, Secure Sockets Layer (SSL) protocol for data encryption, and a router and firewall to regulate the inflow and outflow of server traffic.

Secure Data Transfer

Once a server session is established on an https secure page, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

Router and Firewall

Secure forms must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank.

Using the above technologies, your Internet loan application and check reorder transactions are secure.