



# NEIGHBORHOOD HOUSING SERVICES OF LOS ANGELES COUNTY

## PRIVACY POLICY

### Your Privacy

At Neighborhood Housing Services of Los Angeles County (NHS), respecting the privacy and security of your personal information is important to us. We know, however, that not everyone who takes their privacy seriously is necessarily well-versed in "legal or regulatory-ese." There are plenty of legal terms in NHS's own privacy policy, which you will find on the following pages. We urge you to read it carefully, and make note of your rights under this policy. We've tried to provide easy-to-understand explanations of the most frequently used legal terms --terms we are required to use to ensure clarity and consistency. We want to make sure that your personal information is protected, and that you understand the policies that protect you. You'll find the same terms used in many companies' privacy policies.

### Safeguarding Customer Information

We only grant access to non-public personal information about you (such as your name, address, Social Security Number and credit history) to company employees and affiliated and nonaffiliated service providers so that they can provide or offer products and services to you, process and service your accounts, and administer our business.

Our Code of Conduct requires that your information remain confidential. Even if you are no longer our customer, we will continue to treat your non-public personal information in the same way as if you were still a customer. In addition, we maintain physical, electronic and procedural safeguards that comply with federal standards to guard this personal information. Some state laws may further restrict the sharing of your non-public personal information.

### Collection of Information

We collect non-public personal information about you from the following sources:

- From you, on forms, via the Internet, by telephone or otherwise. Examples of this type of information include your name, address, Social Security Number, credit history and other financial information.
- From transactions with us, our affiliates or with others. For example, your payment histories, account balances, and other transaction records.
- From credit reporting agencies, such as information relating to your creditworthiness, your credit score and credit usage.
- From third parties to verify information you have given us.

### Uses of Shared Information

We may share all the information that we collect, as described above, for the following purposes:

- To provide you with the products and services you requested
- To offer you additional products and services, from us or from others, that may be of interest to you
- To comply with reporting and other legal requirements
- To otherwise conduct business

### Information Sharing with Nonaffiliated Third Parties as Permitted by Law

We are permitted by law to share all the information we collect, as described above, with financial institutions for the purpose of obtaining a loan that you requested, various funding agencies, as required as a condition of funding, and credit reporting agencies to which we report information about your transactions with us.

Please be advised that the opt out rights described below will not apply to the sharing of information with these third parties or to the sharing of information with marketing service providers and joint marketers as described above.

### Your Opt-out Choices

If you wish to direct NHS to stop sharing certain non-public personal information about you with nonaffiliated third parties or among our other internal companies, please call 213-381-2862 to opt out, or you may send your instructions to Neighborhood Housing Services of Los Angeles County, 3926 Wilshire Blvd. Ste. 200, Los Angeles, CA 90010. **If you have previously opted out, you will not need to do so again.**

**Option 1:** Directs NHS not to share non-public personal information with **non-affiliated third parties**, except as permitted by law. What this means: You direct NHS not to share non-public personal information about you with nonaffiliated third parties except as permitted by law.

**Option 2:** Directs NHS not to share certain non-public personal information among its **other internal companies**, except as permitted by law.

What this means: You direct NHS not to share non-public personal information about you among its other internal companies except as permitted by law. You will continue to receive mailings and advertisements from NHS.

**Option 3:** Directs NHS not to share non-public personal information with **non-affiliated third parties or among its other internal companies**, except as permitted by law.

What this means: NHS will not share your non-public personal information with either non-affiliated third parties or among its other internal companies, unless permitted by law.

Please note that, even if you opt out, you may still receive advertising and other marketing materials if those materials can be provided without violating your opt out instructions.

### Other Ways to Protect Your Privacy

Identity theft is a serious and growing problem. If someone has fraudulently used your identification to establish credit, report the incident as quickly as possible to each of the credit reporting agencies listed below and ask that a fraud report be placed on your file. You may also check to see if any additional credit accounts have been opened without your consent or whether unauthorized charges were billed to your accounts. Contact these credit reporting agencies to obtain a copy of your credit report.

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

Please note that this contact information is being provided as a service to you. Neighborhood Housing Services of Los Angeles County is not affiliated with any of these services and cannot guarantee their effectiveness.

By signing below, I acknowledge that I have received a copy of the NHS Privacy Policy.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date (MM-DD-YY)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date (MM-DD-YY)