

# FACTS

## WHAT DOES MAINE CAPITAL MORTGAGE DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and <b>Income</b></li> <li>■ <b>Credit History</b> and <b>Credit Score</b></li> <li>■ and</li> </ul>
<b>How?</b>	All financial companies need to share <b>customers</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customers</b> personal information; the reasons <b>Maine Capital Mortgage</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Maine Capital Mortgage 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	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<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	YES	NO
<b>For our affiliates to market to you</b>	NO	NO
<b>For nonaffiliates to market to you</b>	NO	NO

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 800-541-9309 —our menu will prompt you through your choice(s) <b>or</b></li> <li>■ Visit us online: <a href="http://www.maineapitalmortgage.com">www.maineapitalmortgage.com</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information      days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 800-541-9309 or go to <a href="http://www.maineapitalmortgage.com">www.maineapitalmortgage.com</a>
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## Who we are

**Who is providing this notice?**

Maine Capital Mortgage  
4 City Center, 3rd Floor, Portland, Maine 04101

## What we do

**How does Maine Capital Mortgage 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 Maine Capital Mortgage collect my personal information?**

We collect your personal information, for example, when you

- Apply for a Loan or Supply contact information
- Show us your ID or
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**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

**What happens when I limit sharing for an account I hold jointly with someone else?**

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include Coastal Realty Capital and Realty Finance Company

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

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**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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## Other important information