

## **Privacy Policy**

June 2015

At Maine Capital Mortgage we are committed to ensuring your privacy. Customer service, trust and confidence is a high priority. We respect and protect the privacy of our customers and those who use our website and want you to know how your customer information may be shared.

Please see our Consumer Privacy Notice for a full explanation of how we collect, use and share personal information and what steps you can take to limit sharing of your information.

### **Information Collection**

We collect personal information about you, including:

- Information we receive from you on applications, surveys, online registrations or other forms (such as your name, address, assets, income and debt)
- Information about your transactions with us, our affiliates or others (such as account balance, transaction history or information about our communications with you)
- Information about your creditworthiness, credit history and other facts about you that we obtain from consumer reporting agencies or from providers of marketing and demographic information
- Information from other outside sources regarding their employment, credit or other relationship with you or verifying representations made by you, such as your employment history, loan balances or your property insurance coverage

### **Protecting the Confidentiality and Security of Your Information**

Keeping financial information is one of our most important responsibilities. Only those persons who need it to perform their job responsibilities are authorized to access your information. We take commercially reasonable precautions to protect your information and limit disclosure by maintaining physical, electronic and procedural safeguards.

### **Information Use and Disclosure**

We may share information we have about you to give you superior service and to make a wider range of products available to you. We may share this information in the following ways:

#### **With Affiliates of Maine Capital Mortgage**

The Fair Credit Reporting Act gives you the opportunity to limit the sharing of "non-experience information" among affiliates of Maine Capital Mortgage. "Non-experience information" includes information that is used, expected to be used, or collected for the purpose of establishing your eligibility for consumer credit, insurance or deposit accounts, and is not related solely to your transactions or other experiences with us, including information:

- From your applications, such as your income or marital status
- From a credit report, such as your credit history

- From sources used to verify representations made by you, such as your open lines of credit or employment history

Within the Maine Capital Mortgage family of companies, we may share the customer information we collect with:

- Affiliate companies providing financial and other services, such as mortgage lenders, insurance agencies, home security companies, lawn care and pest control companies and residential homebuilders

If you prefer that we not share non-experience information about you with an affiliate of Maine Capital Mortgage, you may opt out, that is, you may direct us not to share this information, by calling us toll-free at 1-800-541-9309.

We may disclose some or all of the information that we collect (described in the Information Collection) as permitted by law. For example, we may share personal information:

- With regulatory authorities and law enforcement officials
- To protect against fraud
- To report activity to credit bureaus
- To respond to a subpoena
- To service your account

#### **With Other Third Parties**

We do not disclose any information with non-affiliated companies or other organizations

#### **Maintenance of Accurate Information**

We have established commercially reasonable procedures designed to ensure that your personal information is as accurate and complete as possible. If you believe that our records contain inaccurate or incomplete information about you, please notify us by calling 1-800-541-9309 or sending a written inquiry to us at Maine Capital Mortgage, Attention: Customer Service Department, 4 City Center, 3<sup>rd</sup> Floor, Portland, Maine 04101. We will take commercially reasonable steps to investigate your concerns and correct inaccurate information in a timely manner.

#### **Companies Providing This Notice**

This policy is provided by Maine Capital Mortgage and its subsidiaries.

You may opt out as described in this [Privacy Policy](#). You do not need to notify us if you have decided not to opt out. It may take up to four to six weeks to process your request. If at a later time you wish to change these opt out instructions, please contact our customer service department at 1-800-541-9309

*Note for Accounts with Co-Borrowers: Your opt out choices will also apply to co-borrowers.*

#### **Cookies and Other Technical Information.**

We may send "cookies" to your computer primarily to enhance your online experience. "Cookies" are files that can identify you as a unique customer and store your personal preferences as well as technical information (including click through and click stream data). Cookies can either be permanent (i.e., they remain on your computer until

you delete them) or temporary (i.e., they last only until you close your browser). On their own, cookies do not contain or reveal any personally identifiable information. However, if you choose to furnish one of our Web sites with personally identifiable information, this information can be linked to the data stored in the cookies.

Your ongoing use of our Web sites constitutes your acceptance of this Privacy Policy, and you specifically agree to our described use of cookies. You may adjust your browser to reject cookies from us or from any other site, and you should be aware that disabling cookies or similar devices might prevent you from accessing some of our content.