

FACTS	WHAT DOES ATLANTIC COAST MORTGAGE 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?	<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"> • Personal identifiers, such as your social security number and other identifying details about you and/or the devices you use if you interact with us online • Contact details like your phone number, email address, and postal address • Account transaction and balance information • Credit and payment history, as well as credit reporting information 	
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 Atlantic Coast Mortgage chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Atlantic Coast Mortgage share?	Can you limit this sharing?
For our everyday business purposes— such as to open your account, verify your identity, process your transactions, or respond to court orders and legal investigations	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes

For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

To limit our sharing	
How can I limit the sharing of some personal information?	<p>You may be able to request that we limit some of the information we share about you. For more information or to make a request, contact us by:</p> <ul style="list-style-type: none"> • Calling us at 866-311-8627 or • Visiting us online at http://atlanticcoastmortgage.com/contact-us/ <p>Please note:</p> <p>If you are a new customer, we may begin sharing your information 30 days from the date we send you this notice. If you are no longer our customer, we may continue to share information about you as described in this notice; however, you can contact us at any time to request that we limit this sharing.</p>
Questions?	<p>If you have questions about this privacy notice, contact us:</p> <ul style="list-style-type: none"> • By phone at 866-311-8627 or • By visiting us online at http://atlanticcoastmortgage.com/contact-us/

Who we are	
Who is providing this notice?	This privacy notice is provided by Atlantic Coast Mortgage, LLC (“Atlantic Coast Mortgage”).
What we do	
How does Atlantic Coast Mortgage protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures and procedural safeguards that comply with federal laws and standards.
How does Atlantic Coast Mortgage collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Give us your identification, employment information, financial information or other information about you • Give us your contact information or account details • Apply for and/or receive products and services from Atlantic Coast Mortgage • Communicate with us regarding our services <p>We also collect your personal information from others, such as consumer reporting agencies, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes— information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Atlantic Coast Mortgage affiliates include those companies that control, are controlled by or under common control with Atlantic Coast Mortgage, such as ACM Title, LLC.</i></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Atlantic Coast Mortgage, LLC does not share with non-affiliates</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>We do not currently share with joint marketing partners.</i></p>

Other important information

Vermont Residents. We will not disclose credit information about you within or outside the Atlantic Coast Mortgage family of companies except as required or permitted by law. We will not share your information with companies outside of Atlantic Coast Mortgage except for our everyday business purposes, for marketing our products and services to you, or with your consent.

Nevada Residents. Nevada law requires that Atlantic Coast Mortgage provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington, Ave., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: agInfo@ag.nv.gov.

California Residents. We will not share your information with companies outside of Atlantic Coast Mortgage except for our everyday business purposes, for marketing our products and services to you, or with your consent.