

FACTS

WHAT DOES CMC FUNDING INC 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and transaction history
- Credit history and payment history

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 CMC Funding Inc., chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CMC Funding, Inc. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing

Call (855) 722-2136 **Please note:** If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing

Questions?

Call (855) 722-2136

Who we are

Who is providing this notice?

CMC Funding, Inc.

What we do

How does CMC Funding, Inc. 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 CMC Funding, Inc collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Show your driver's license or give us your contact information
- Pay your bills or provide your mortgage information

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 non-affiliates 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?

Your choices will apply to everyone on your account.

Definitions

Affiliates

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

- *Our affiliates include companies with a CMC, Capital Markets Cooperative or Cunningham and Company name.*

Non-affiliates

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

- *Non-affiliates we share with can include financial service providers (such as insurance companies and agencies or companies offering financial and credit products or services); or non-financial companies (such as health, home-related, media and communications service providers, education/training, entertainment, transportation, automotive and marketing companies, discount and membership programs, retailers, utilities, or employment resources).*

Joint marketing

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

- *Our joint marketing partners include categories of companies such as insurance companies, realtors, builders and other residential real estate companies.*

Other important information

State Laws:

Residents of Vermont: Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing as described on page 1. For joint marketing, we will only disclose your name, contact information and information about your transactions.

Residents of Nevada: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 18557222136, or by writing to us at 814 A1A North, Ponte Vedra Beach, FL 32082

For more information, contact us at the address above, or email optout@cmcfunding.com, with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 17024863132; email BCPINFO@ag.state.nv.us

Residents of California: Accounts with a California mailing address are automatically treated as if they have limited the sharing with non-affiliates as described on page 1. A separate notice is provided to all customers who are California residents.