



Privacy Statement

Rev. December 2020

FACTS**WHAT DOES JAMES B. NUTTER & COMPANY 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"> ▪ Social Security number and income ▪ account balances and payment history ▪ credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 James B. Nutter & Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does James B. Nutter & Company 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	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?

Call 800-886-9632

Who we are

Who is providing this notice?

James B. Nutter & Company

What we do

How does James B. Nutter & Company 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 James B. Nutter & Company collect my personal information?

We collect your personal information, for example, when you

- Open an account or Apply for a loan
- Give us your income information or Provide employment information
- Give us your contact information or Provide us your mortgage information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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.

Definitions

Affiliates

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

- *James B. Nutter & Company has no affiliates*

Nonaffiliates

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

- *James B. Nutter & Company does not share with nonaffiliates so they can market to you.*

Joint marketing

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

- *James B. Nutter & Company doesn't jointly market.*

Other important information

California: Effective January 1, 2020, the California Consumer Act of 2018 (CCPA) permits consumers who are California residents to ask businesses covered under the act about personal data it has collected about the consumer, submit an access or deletion request, and opt-out of the sale of personal information, if applicable. These provisions do not apply to personal data collected, processed, shared, or disclosed by financial institutions pursuant to federal law such as the Gramm-Leach-Bliley Act. Contact us if you have questions about our privacy statement, this consumer notice, or your personal data. If your James B. Nutter & Company account has a California mailing address, we will not share personal information we collect about you except to the extent permitted under California law.

To talk about your James B. Nutter & Company account, call James B. Nutter & Company Customer Service at 1-800-886-9632 or e-mail us at customerservice@nutterhomeloans.com

Vermont: If your James B. Nutter & Company account has a Vermont mailing address, we will not share personal information we collect about you with non-affiliates unless the law allows or you provide authorization.

Nevada: If your James B. Nutter & Company account has a Nevada mailing address, we are providing this notice pursuant to Nevada law. If you prefer not to receive marketing calls from James B. Nutter, you may be placed on our internal Do Not Call List by calling 1 800-886-9632 e-mailing us at consumerinquiries@nutterhomeloans.com. For more information, you can contact James B. Nutter & Company at 4153 Broadway, Kansas City, MO 64111 or you can contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email: Aginfo@ag.nv.gov