

Last updated June, 6, 2017

At James B. Nutter & Company, we respect your personal privacy and want to provide you with as much control as possible over the Personal Information that you share with us. This Privacy Policy is intended to answer your questions about our data collection and privacy policies pertaining to our website, www.jamesbnutter.com (the "Website") and products and services offered to the public. By using this Website you agree to the terms and conditions of this Privacy Policy as well as the Website's Terms of Service, including the limitations of liability and choice of law.

This Privacy Policy does not cover the practices of companies that we do not own or control or individuals who we do not manage. As explained below, we use your Personal Information to process your transactions, maintain your account(s), improve our products and services, and market and explain our products to you. From time to time, we may share some of your Personal Information with third parties, but only as described below.

Personal Information We Collect

This Privacy Policy explains the ways we use and maintain your Personal Information provided to us when you use our Website and services, including the information you provide via applications, forms, surveys, or other online fields. Personal Information we collect may include your name, social security number, mailing and email addresses, account numbers, and other related financial information such as information about your income and assets. We may also collect and store similar information you provide about other people, such as co-applicants.

How We Collect Your Information

We collect Personal Information in a variety of ways. We gather and maintain the Personal Information you provide when inquiring about, applying for, or otherwise obtaining services provided by us. We may also collect information about you from various third parties such as credit bureaus, marketing firms, data aggregators, and social media networks. However, we do not request credit bureau reports on customers without their permission.

Although you can visit our Website without telling us who you are, our servers automatically gather information from your browser when you access the Website. Our servers recognize your IP address and may track additional information, including but not limited to the pages of our Website you visit, the browser you are using, the operating system of your computer or mobile device, and how you interact with the services available on the Website. This enables us to better serve you by improving our Website to accommodate customer-use patterns and providing us the information necessary to better detect and prevent fraud and enhance security.

We also use other automated collection tools to gather information from you and your computer while you visit our Website. For example, we may place cookies on your computer. A cookie is a small text file stored on your computer that lets us know whether you've visited our Website before and your navigation experience during your visit. Our cookies do not contain or capture unencrypted Personal Information. We use cookies to facilitate access to the Website, to enhance your experience, to increase the Website's security, and to recognize your computer or device. Cookies also allow us to collect statistical information about the usage of the Website in order to improve both functionality and design, to monitor the responses to our advertisements and marketing efforts, and to assist with questions regarding the Website. Most browsers automatically accept cookies, but you can usually adjust your browser's settings to decline cookies or otherwise modify your browser's interactions with cookies. If you choose to disable cookies, please note that some of the Website's features may not function properly.

Do Not Track Notice

We do not track Website visitors across third-party websites to provide targeted advertising and so do not respond to Do Not Track signals. Some third-party websites, however, may keep track of your browsing activities in order to serve you content. These third-parties may have content embedded on the James B. Nutter & Company Website, such as social networking share features, that can set cookies on your browser or obtain information about the websites you visit and your IP address. No additional Personal Information is available to these third parties from our Website unless you provide it to them directly. Please consult the privacy notices of such third parties for details regarding their use of information you submit and your ability to opt out of or limit the further use or sharing of your information.

Other Collection Tools

We may use web beacons and other similar technologies to track your visit to our Website or your responses to our email communications. Web beacons (also known as pixel gifs, pixel tags, clear gifs, third-party pixels, or targeting pixels) are small graphics with a unique piece of identifying code, similar to a cookie, that is used to track the online movements of a web user or to access previously set cookies. These tools are also used in email communications to determine whether messages have been opened or otherwise acted upon.

James B. Nutter & Company and our third-party service providers may utilize Flash objects (also known as "Local Shared Objects") to help us recognize you and your computer or device when you return to the Website. Flash objects allow the Website to determine your version of Adobe® Flash® and the browser you use in order for you to view the Flash content. Please note that deleting or disabling cookies does not disable the Flash objects in use on our site. If you choose to disable Flash objects directly through the Adobe interface, you may not be able to access and use all or part of the Website.

Your IP address is identified and logged by our servers each time you visit the Website, as well as the time of your visit, the Website pages viewed, which page, if any, linked you to the Website, and which link, if any, you followed off of the Website. Your IP address is a unique number assigned to your computer or device by your Internet Service Provider. Collecting IP addresses is standard practice among websites and is generally done automatically. We use IP addresses for a number of purposes, including calculating Website usage levels, diagnosing server issues, advertising, and personalizing your Website experience.

Social Media

We also may allow certain widgets, such as social networking share buttons, on the Website that enable users to easily share information on another platform, such as Facebook® or Twitter®. The third parties that own these widgets may have access to information about your browsing on the pages of our Website where these widgets have been placed. It is recommended that you review the privacy notices of those websites to determine how such information is collected and maintained, and your ability to opt out of or limit information shared with these third parties.

Similarly, we maintain profiles on a number of social media platforms, including Facebook, Twitter, LinkedIn®, and Instagram®. These websites enable registered users to share their experiences and ideas with each other, including those related to companies such as James B. Nutter & Company. Any content you post on a James B. Nutter & Company-managed social-media profile, such as pictures, comments, or any Personal Information that you make available to other participants on these websites may be used by us in connection with the marketing and

development of our products and services. Such content is subject to the Terms of Service and Online Privacy Policies of each respective website, and you should refer to them to better understand your rights and obligations with regard to this content. Additionally, content you may post to a James B. Nutter & Company social-media profile is also subject to this Privacy Policy.

Third-Party Services

We may also use third-party services to analyze how individuals interact with our Website or to perform services such as the placement or analysis of content, advertising, cookies, flash objects, or web beacons. Financial information connected to payments may be collected or stored by a third-party payment processor and is subject to their terms and conditions.

How We Use Your Information

We use your Personal Information to provide our services, to operate and maintain the functionality of our Website, and to inform you of additional products or services that you may benefit from. Specifically, we use this information to:

- Provide the services you requested;
- Allow you to apply for products or services;
- Respond to your questions and provide you with customer support;
- Send you requested product or service information;
- Communicate with you via telephone, mobile messaging services, email, and postal mail about products and services that may be of interest to you;
- Personalize your experience on the Website;
- Verify your identity in order to allow access to your account, conduct transactions, and make payments;
- Deliver marketing communications informing you of products that you may be interested in;
- Measure the effectiveness of our online advertising efforts and develop web content and products services tailored to your interests;
- Detect and prevent fraud, comply with laws and regulations, and to comply with other legal processes and law enforcement requests; and
- Consider and act on applications for employment. This Personal Information may be retained for a period of time, but only to consider your application for current or future available positions or as required by law.

How We Share Your Information

We only share your Personal Information in the ways described in this Privacy Policy. We never sell your Personal Information to third parties. However, we may store such information in locations outside of our facilities or our direct control, such as on servers or databases co-located with third-party hosting providers. As we grow, we may buy or sell assets or business divisions. Generally, customer lists, including any related customer information, are transferred in such a transaction. We may also transfer or assign such information in the course of corporate mergers, divestitures, or dissolution. In such a situation, you will be notified of the potential change via email or a prominent notice on our Website and provided with any options you may have regarding your Personal Information.

We may share your Personal Information with third parties we engage for the purpose of providing our products and services to you. If we do, such third parties' use of your information will be bound by this Privacy Policy and is only authorized to the extent necessary to provide these products and services.

Except for the ways outlined in this Privacy Policy, we will not disclose your Personal Information to any third party unless we are required to do so by law or if we believe that such action is necessary to (a) comply with a court order or other legal process served on us or assist government enforcement agencies; (b) investigate or prevent suspected illegal activities or protect the security and integrity of James B. Nutter & Company and the Website; (c) enforce this Privacy Policy, our Terms of Service, or other such binding agreements; (d) take precautions against liability, investigate, or defend against any third-party claims or allegations; or (e) exercise or protect the rights, property, or personal safety of James B. Nutter & Company, its employees, customers, or others.

How We Protect Your Information

Protecting the privacy of your Personal Information is important to us, and we take appropriate physical, electronic, and procedural security measures to help defend your information from unauthorized access and disclosure. In addition to the restrictions discussed in this Privacy Policy, our employees are required to comply with information security safeguards, and our systems are protected by technological measures to help prevent unauthorized individuals from gaining access.

Nevertheless, no system can be completely secure, and you should not expect that your information will remain protected. Unauthorized entry or use, hardware or software failure, human error, or a number of other factors may compromise the security of your information at any time. To the extent you provide us with your Personal Information, you do so at your own risk.

Choices Regarding Your Information

You may choose at any time to stop sharing your Personal Information with us. However, such refusal will likely result in your inability to access some or all of the features of the Website and may prevent you from applying for or receiving certain James B. Nutter & Company products and services.

Please note that federal and state regulations require that we store certain data elements related to completed loan requests for various periods of time. In order to comply with these requirements, we may be unable to delete your information from our systems or otherwise comply with a request related to such data until the expiration of the applicable period.

Keeping your information accurate and up-to-date is important. To review or update your Personal Information to ensure its accuracy or to correct errors and omissions, please contact us via email at compliance@jbnutter.com.

You may choose to stop receiving our marketing materials by either following the unsubscribe instructions contained in our emails or by contacting us directly at compliance@jbnutter.com.

Updates to the James B. Nutter & Company Privacy Policy

We may update or modify this Privacy Policy from time to time to reflect changes in the way we collect, use, share, or secure your Personal Information. Please check this policy each time you visit the Website to ensure that you are aware of any revisions. The date on the Privacy Policy reflects the date it was last updated. Any changes to this Privacy Policy will become effective when we post the revised Policy to our

Website. Your use of the Website following these changes means that you accept the revised Privacy Policy and agree to be bound by its terms and conditions.

No Rights of Third Parties

This Privacy Policy does not create rights enforceable by third parties or require the disclosure of any Personal Information relating to the users of our Website and customers of James B. Nutter & Company.

Protecting Children's Privacy Online

Our Website is not intended for individuals under the age of thirteen (13), and we request that anyone under this age not provide Personal Information through the Website. We do not knowingly collect information from children under 13 without their parent's consent. For more information, please visit the Federal Trade Commission's website to learn about the Children's Online Privacy Protection Act (COPPA).

How to Contact Us

If you have questions about this Privacy Policy, please contact us by postal mail, email, or telephone:

Address: James B. Nutter & Company
4153 Broadway
Kansas City, MO 64111
Email: compliance@jbnutter.com
Phone: 800.798.3946