

**FACTS**
**WHAT DOES RIHOUSING DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	<p>Financial companies choose how they share your personal information. Federal law gives customers the right to limit some but not all sharing. Federal law also gives customers the right to view personal records, and to correct a record that is inaccurate or incomplete. Federal law requires us to tell you how we collect, share, and protect your personal information.</p> <p>We provide this notice to customers at the time of application for RIHousing programs, products, or services, and annually thereafter. From time to time, we may revise this notice to reflect changes in the law or changes in our policies. Please read this notice carefully to understand what we do.</p>
<b>What?</b>	<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"> <li>▪ Social Security Number</li> <li>▪ Income</li> <li>▪ Account balance</li> <li>▪ Payment history</li> <li>▪ Credit history</li> <li>▪ Credit score</li> <li>▪ Date of birth</li> <li>▪ Medical information and blood lead level test results (for lead hazard reduction programs)</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	<p>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 reason RIHousing chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does RIHousing share?	Can you limit this sharing?*
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> – to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>N/A</b>
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	<b>No</b>	<b>N/A</b>
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	<b>No</b>	<b>N/A</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>N/A</b>

\*If N/A, RIHousing does not share your personal information so your ability to limit is not applicable.

<b>Questions?</b>	Call (800) 854-1180 or (401) 457-1180
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Who we are	
Who is providing this notice?	Rhode Island Housing and Mortgage Finance Corporation (“RIHousing”)

What we do	
How does RIHousing protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law and regulation. These measures include computer safeguards and secured files and buildings.
How does RIHousing collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Apply for financing</li> <li>▪ Give us your contact information</li> <li>▪ Give us your employment history</li> <li>▪ Give us your income information</li> <li>▪ Show us your driver’s license</li> </ul> <p>We also collect your personal information from government agencies, public sources, and others, such as credit bureaus, 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"> <li>▪ Sharing for affiliates’ everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul>

Definitions	
Affiliates	<p>Companies related by common ownership and control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include Rhode Island Housing Development Corporation, Rhode Island Housing Equity Corporation, Rhode Island Housing Equity Pool, L.P., and Rhode Island Housing Equity Pool-I, L.P.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>RIHousing does not share your personal information with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>RIHousing does not jointly market.</i></li> </ul>

Other important information	
Service providers with whom we share information for everyday business purposes may include coupon or statement printers, billing services, payment processing companies, mail, print, and telephone service companies, insurers, property inspection firms, government agencies, attorneys, laboratories, community action programs, auditors, quality control vendors, consultants, or other service providers.	

Provisions pertaining to protected medical information	
<p>In the context of carrying out certain residential lead hazard reduction programs, RIHousing may receive certain medical information. A customer’s rights with respect to protected medical information include (a) the right to request restrictions on certain uses and disclosures, subject to denial by RIHousing; (b) the right to receive confidential communications of the information; (c) the right to inspect and copy the information; (d) the right to amend the information; (e) the right to receive an accounting of disclosures of the information; and (f) the right to obtain a paper copy of this notice upon request. A customer may complain to RIHousing if they believe their privacy rights have been violated by writing a letter addressed to RIHousing, 44 Washington Street, Providence, RI 02903, ATTN: Lead Program. A customer will not be retaliated against for filing a complaint.</p>	