

FACTS

WHAT DOES RIVER CITY MORTGAGE LLC (NMLS 142954) 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: <ul style="list-style-type: none"> ■ Social Security number and income ■ Credit history and credit scores ■ Mortgage rates and payments, account balances, 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 River City Mortgage LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does River City Mortgage 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 service your loan	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 do not share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below or ■ Email the form to myprivacy@RChomeloans.com <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 513-631-6400 or go to www.RChomeloans.com or email myprivacy@RChomeloans.com
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Mail-in or Email-in Form

<p>Leave Blank OR</p> <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information for marketing purposes to offer River City Mortgage products and services.</p>									
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #cccccc; width: 25%;">Name</td> <td style="width: 55%;"></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Loan #</td> <td></td> </tr> </table>	Name		Address		City, State, Zip		Loan #		<p>Mail to:</p> <p>River City Mortgage 4555 Lake Forest Drive #450 Cincinnati, OH 45242</p>
Name										
Address										
City, State, Zip										
Loan #										

Who we are	
Who is providing this notice?	River City Mortgage LLC, 4555 Lake Forest Drive #450, Cincinnati, OH 45242
What we do	
How does River City Mortgage 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. Only authorized employees are allowed access to your information when needed to complete their work. Any company we work with is required to have safeguards to protect customer information.
How does River City Mortgage collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for a loan, ■ provide account information, or show your drivers license ■ provide employment information, give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies such as the IRS, appraisers, employers, and government sources.</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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</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—unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>River City Mortgage LLC has no affiliates</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ We do not share with non-affiliates to market to you.
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"> ■ We do not jointly market to you.
Other important information	
<p>California Residents: The California Consumer Privacy Act Disclosure explains how River City Mortgage collects, uses and discloses personal information relating to California residents covered by the California Privacy Act of 2018 and can be found at www.RChomeloans.com</p>	

