



FACTS

WHAT DOES MEMBER FIRST MORTGAGE, LLC 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
- Credit history and credit scores
- Account balances and payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 **MEMBER FIRST MORTGAGE, LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MEMBER FIRST MORTGAGE, LLC 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 non-affiliates to market to you	No	We don't share

Questions?

Call 888-650-5329 or go to **WWW.MEMBERFIRSTMORTGAGE.COM**

BluPeak Credit Union is providing you with this communication through its service provider, Member First Mortgage, LLC.

Servicing Department: 888.650.5329 | Home Preservation: 888.622.0685

Hours: Monday – Friday | 8:30 AM – 6:30 PM EST

BluPeak Credit Union | NMLS ID# 411617



Who We Are	
Who is providing this notice?	MEMBER FIRST MORTGAGE, LLC
What We Do	
How does MEMBER FIRST MORTGAGE, LLC 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 MEMBER FIRST MORTGAGE, LLC collect my personal information?	We collect your personal information, for example, when you apply for a loan or give us your contact information give us your income information or provide employment information provide 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 non-affiliates 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. MEMBER FIRST MORTGAGE, LLC has no affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. MEMBER FIRST MORTGAGE, LLC does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. MEMBER FIRST MORTGAGE, LLC doesn't jointly market.

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WHAT DOES BLUPEAK CREDIT UNION 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
- Credit history and credit scores
- Account balances and payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 **BLUPEAK CREDIT UNION** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BLUPEAK CREDIT UNION 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	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call 866-873-4968 or go to **WWW.BLUPEAK.COM**

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Who We Are	
Who is providing this notice?	BLUPEAK CREDIT UNION
What We Do	
How does BLUPEAK CREDIT UNION 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 BLUPEAK CREDIT UNION collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none">• Open an account or apply for a loan• Make a wire transfer or pay your bills• Use your credit or debit card <p>We also collect your personal information from 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">• 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for additional rights under California state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• <i>BluPeak Financial Services, LLC</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• <i>BluPeak Credit Union does not share with our non-affiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• <i>BluPeak Credit Union's joint marketing partners include companies that offer investment and insurance products</i>
Other Important Information	
California provides additional options for members to opt out of certain sharing. Please see the "Important Privacy Choices for Consumers" notice as well as the California Consumer Privacy Act notice in the privacy and security section of our website at bluepeak.com for more information.	

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