



### **PRIVACY RIGHTS NOTICE**

Your right to privacy is important to us, and we take steps to ensure this for each applicant to the Massachusetts Alternative Finance Program (MAFP). State and federal laws require us (and most other financial institutions) to disclose our privacy policy to you. Please take a moment to review this information, so you can better understand why we collect certain information and how we keep your personal information private.

### **INFORMATION WE COLLECT**

We collect two types of personal information about you, but only when that information is provided by you or is obtained by us with your consent. The first type of information is required to determine your loan eligibility, such as financial information. The second type of information regards your race, gender, and primary language. Only the Massachusetts Alternative Finance Program will use this information to compile statistical analysis for required yearly reporting to the federal government. We may obtain this information in various ways. Some examples include interviews, letters, mailings, and phone calls with you as well as from the application form you submit to the program or lender.

### **PARTIES TO WHOM WE DISCLOSE INFORMATION**

We reserve the right to provide limited personal information to an external evaluator, to measure customer satisfaction, or to request an interview about the Mini-Loan Program itself. We may also disclose applicant or participant information to

- a lender or its agents in the course of a regulatory audit
- persons authorized by a state or federal organization to review the Mini-Loan Program's practices

As allowable by law, we may also disclose information about an applicant or participant as necessary to carry out a transaction requested or authorized to service or maintain an account the applicant or participant may hold with the Massachusetts Alternative Finance Program in connection with an extension of credit. Additionally, with your prior permission, we may provide your contact information to a media contact for purposes of advertising the Mini-Loan Program. You have the option of declining to take part in any advertising, and your decision to opt-out of this type of activity will have no impact on your application and/or loan status.

Except for these above-listed situations, we do not disclose personal information about current or former applicants to any third party.

### **TYPES OF INFORMATION WE MAY DISCLOSE**

To help you obtain the loan, we may disclose the following types of nonpublic personal information about you:

- Information we receive from you, such as your name, address, social security number, assets, and income,
- Information about your transactions with us or any other lender(s) who receive your application,
- Information we receive from a lender that considers your application or makes you a loan.

### **CONFIDENTIALITY AND SECURITY OF NONPUBLIC INFORMATION**

Confidentiality is of the utmost importance to us. We restrict access to your nonpublic, personal information to only those parties who must use the information to provide Program services to you or to perform the functions previously described. We also protect your personal information from access, alteration, or destruction by maintaining physical, electronic, and procedural safeguards in compliance with applicable laws and regulations.

### **NON-DISCRIMINATION**

The Mini-Loan Program does not discriminate based on race, religion, color, national origin, gender, sexual orientation, age, or disability in its programs, activities, or employment practices.

We appreciate your business and thank you for allowing us to serve your alternative finance needs. We are committed to protecting your privacy. Please call the Massachusetts Alternative Finance Program at 508-751-6431 if you have any questions or concerns about this Privacy Notice.