

FACTS

WHAT DOES 3C Cox Capital 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?	<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"> ■ Social Security number and Account Balance ■ Credit History and Credit Scores ■ Income and Employment Information
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 Cox Capital chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cox Capital 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 877-219-6115 —our menu will prompt you through your choice(s) or ■ Visit us online: www.CoxCapitalMtg.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>
Questions?	Call 916-505-5663 or go to www.CoxCapitalMtg.com

Who we are

Who is providing this notice?

3C Cox Capital

What we do

How does Cox Capital 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 Cox Capital collect my personal information?

We collect your personal information, for example, when you

- Give us your information or Apply for a loan
- Provide income information or Provide employment information
- Authorize us to access your credit report 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

When you limit sharing for an account you jointly hold with someone else, it applies to everyone listed on the account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include Bankrate.com, The Points Guy, The Simple Dollar, NextAdvisor, and Creditcards.com.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- 3C Cox Capital doesn't share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- 3C Cox Capital doesn't jointly market.

Other important information

For CA Residents: Please see privacy policy for information about the California Consumer Privacy Act, including how to submit a rights request for your personal information that is not subject to this notice.

For VT Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness with our affiliates other than as permitted by Vermont law, unless you authorize us to make those disclosures