

PRIVACY POLICY DISCLOSURE – PROTECTING YOUR PRIVACY

With how easy it is these days to fall victim to identity theft, we take your privacy very seriously and will strictly maintain confidentiality unless otherwise directed. And since we want to keep you fully informed we have set forth our privacy policy for handling the information you may share with us online.

This disclosure explains how we, Eagle Financial Group, protect and use your personal information once you deliver it to us. This privacy notice applies to information collected by this web site, website contact forms, e-mail forms, telephone conversations, through the US Post Office, from in-person interviews, and any other mode by which we may collect information from you. The information you give us is safe and secure and is only used in a responsible manner.

The loan application process allows us to share some of your personal information with our well-respected, carefully selected business partners as permitted by law. By sharing this personal information, we can offer you personalized products and services at competitive prices and with greater convenience than would otherwise be possible.

Making Protection a Priority:

Our loan officers and processing staff are committed to protecting your personal information. We have implemented policies and procedures to safeguard your privacy. They include:

- Establishing company policies for carefully handling your information
- Limiting physical access to facilities through state-of-the-art security systems
- Requiring third party business partners to agree contractually to comply with privacy laws in doing business with Eagle Financial Group
- Maintaining internal quality controls implemented through our company policies

Furthermore, all privacy-related company policies are clearly defined in our Employee Handbook. And, as our industry continues to evolve, our employees receive regular training in confidentiality and customer privacy practices.

Information Gathering and Communicating:

We collect and maintain a specified range of customer and former customer information so that we may close and sell your loan, comply with federal regulations, offer you our products and services and work to meet your financial needs. This information comes from your applications, supporting documents and other forms, your transactions with our affiliates, our business partners and us, and credit reports from a credit reporting agency. We may share the information we collect and maintain as permitted by law. At times we are required to disclose some of your personal information to third parties, such as credit reporting agencies, federal and state regulators and loan investors, so that we can do business with you.

Security

We take precautions to protect your information. When you submit sensitive information via the website (www.EagleFinancialGrp.com) your information is protected both online and offline.

Wherever we collect sensitive information (such as loan application data), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a closed lock icon at the bottom of your web browser, or looking for "https" at the beginning of the address of the web page.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, loan processing staff) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.



Collecting Information Online

When you visit our website we may collect information about you that you voluntarily choose to share with us. This identification information may include, but is not limited to, your name, your physical/ mailing address, your email address, your telephone and other contact numbers, details of your real estate and lending needs and preferences, as well as other details you may disclose about your life. What may be less obvious to you is that, when you visit our website, we may collect data involving your usage through the use of "cookies" (i.e. small text files placed on your computer by a website), web server logs, and other web tools. This technology allows us to customize your online experience, as well as track your internet use. The tracking data we collect may include, but is not limited to, the date and time you visit, the time you spend, the web pages you view, the other websites you visit, your search queries, and basic information about your computer, such as your Internet Protocol ("IP") address. You may deactivate cookies if you do not want your browsing to be tracked, but by doing so may hinder your online experience. When visiting our website, you may be directed, through hyperlinks, to other websites that are beyond our control. Furthermore, when you are visiting our website, other companies, such as third party advertisers and sponsors, may be gathering information about you. This privacy policy does not cover the collection of information by those other companies and websites. Although we encourage third parties to provide their own privacy policies, we are not responsible for their activities, such as how they handle the information they collect.

Using Information Collected Online

We primarily use the identification information you voluntarily share with us to customize your online experience and to do what you have asked of us. We also use your identification information to tell you about our products and services, but you may instruct us not to send communications to you by following the procedure indicated below under "Contacting Us." On occasion, we use your identification information to validate your identity. As for usage tracking data, we primarily use that information to operate and improve our website, and to further our marketing efforts. As a general rule, we do not share your information with unaffiliated third parties. We may, however, share your information with our own personnel and our service providers to the extent necessary to fulfill your requests. We may also share your information with our affiliates, but we will not share it with unaffiliated third parties for direct marketing purposes. We reserve the right to disclose your information under limited circumstances, such as to cooperate with law enforcement or judicial authorities as required by law or by legal process, to protect our own legal rights, or to protect the public good. Whenever you are online, you run the risk that the information you give out will fall into the wrong hands. Although we implement and maintain reasonable security procedures and practices to safeguard your privacy, we cannot guarantee the security of any information you provide to us. We accept no responsibility or liability for the activities of third parties.

Updating Information

If you would like to review the information about you that we have collected through our website, or to change that information, you can make that request by following the procedure indicated below under "Contacting Us." We may require that you verify your identity before we process your request.

Updating Our Privacy Policy

We may from time to time, change our Privacy Policy. We will notify you of any changes by posting our updated Privacy Policy on our website and inserting a new "Effective Date."

Contacting Us

If you would like to send us a request as indicated above, or if you have any other questions or concerns regarding our Privacy Policy, how it is implemented, and how we ensure your privacy is maintained, you may contact us by email at info@EagleFinancialGrp.com or by phone by calling (408) 377-2299.

ACKNOWLEDGMENT:

Borrower's Signature

Date

Co-borrower's Signature

Date

