



FACTS	What does Wyoming Community Development Authority (“WCDA”) 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 income • Mortgage loan balances and payment history • Credit history and credit scores • Mortgage terms <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this Notice.</p>
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 WCDA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does WCDA share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your mortgage loan balance, assess our compliance with industry standards, 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.	No	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	WCDA does not have any affiliates
For our affiliates' everyday business purposes—information about your creditworthiness	No	WCDA does not have any affiliates
For our affiliates to market to you.	No	WCDA does not have any affiliates
For non-affiliates to market you	No	We don't share

Questions?

Call (307)265-5102 or go to our home page at www.wyomingcda.com

Who We Are

Who is providing this notice	WCDA
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What We Do

How does WCDA protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information, and we limit access to information to those employees and third parties for whom access is appropriate.</p>
How does WCDA collect my personal information?	<p>We collect your personal information, for example, when we:</p> <ul style="list-style-type: none"> • Provide you a mortgage loan or financing • Purchase your mortgage loan from your lender • Service your mortgage loan <p>We also collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Apply for a loan <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>

<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to only limit:</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 more information on your rights under state law.</p>
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Definitions	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • WCDA does not have any affiliates.
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • WCDA does not share with non-affiliates so they can market to you but does share for everyday business purposes.
<p>Joint Marketing</p>	<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"> • WCDA does not jointly market.

Other Important Information
<p>As a public entity, the WCDA is governed by the public record laws of Wyoming. Certain information collected by the WCDA may be subject to disclosure under these laws, including, but not limited to, Wyoming Statute §16-4-201 et seq. Any disclosure, however, is subject to protections regarding disclosure of private information under the Wyoming Public Records Act and is also subject to applicable federal privacy laws and regulations.</p>