

FACTS**WHAT DOES Waterstone Mortgage Corporation 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 Account balances
- Payment history and Employment information
- Credit Scores and Credit history

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 **Waterstone Mortgage Corporation** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Waterstone Mortgage Corporation 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	No – We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	No – We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	No – We don't share
For our affiliates to market to you	No	No – We don't share
For non-affiliates to market to you	No	No – We don't share

To limit our sharing

- Call 1-800-354-1149
- Email CustomerService@WaterstoneMortgage.com

Please note: If you are a new customer, we begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 800-354-1149 or go to www.waterstonemortgage.com

Who we are

Who is providing this notice?

Waterstone Mortgage Corporation

What we do

How does Waterstone Mortgage Corp. 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. We also limit employees access to customer information and train our employees to protect customer information from disclosure to unauthorized parties. For more information, visit:

<https://www.waterstonemortgage.com/Privacy-Policy.aspx> and <https://www.waterstonemortgage.com/Cyber-Threats-and-Information-Security>.

How does Waterstone Mortgage Corp. collect my personal information?

We collect your personal information, for example, when you

- Apply for financing or
- Provide account information or
- Give us your income information or
- Provide employment information or
- Give us your employment history

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.

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

Your choices will apply to everyone on your account - unless you tell us otherwise

Definitions

Affiliates

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

- *Our affiliates include WaterStone Bank, SSB*

Non-affiliates

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

- *Waterstone Mortgage Corporation does not share with non-affiliates so they can market to you.*

Joint marketing

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

- *Waterstone Mortgage Company does not engage in joint marketing.*

Other important information

Attention North Dakota, California, and Vermont Residents: We will not share any personal information about you to the extent prohibited by applicable state or federal law or to the extent your prior consent to share is legally required. Your prior consent must be in writing or, if you agree, in electronic form. If you wish to authorize us to disclose your nonpublic personal financial information to nonaffiliated third parties, you may contact Waterstone Mortgage at (800)354-1149.

For Vermont Customers. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at <https://www.waterstonemortgage.com/Privacy-Policy.aspx> or call (800)354-1149.

Attn: Nevada Residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call (800)354-1149. For more information on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste. 3900, Las Vegas, NV 89101. Phone Number: 1(702)486-3132. Email: BCPINFO@ag.state.nv.us.

For Wisconsin Residents		
Reasons we can share your personal information	Does Waterstone Mortgage Corporation 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	No – We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	No – We don't share