

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

When you are *no longer* our customer, we continue to share your information as described in this Notice.

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	Yes	No
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

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 employee's access to customer information and train and educate our employees on the importance of protecting customer information from improper 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.

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.

- *We do 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.

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.