



PRIVACY POLICY DISCLOSURE

Respecting and protecting customer privacy is a vital component of our operations. The City of Colorado Springs, Housing and Community Initiatives Division has set forth this Privacy Policy, made in connection with our Housing Rehabilitation Program, to help customers understand how their personal (non-public) information is handled, collected and disclosed.

Protecting the confidentiality of customer information:

Housing and Community Initiatives takes its responsibility to protect the privacy and confidentiality of customer information very seriously. Housing and Community Initiatives has implemented various safeguards, which comply with federal standards to store and secure information about our customers. We control access to customer information by authorized individuals only who need access to do their work, and by authorized procedures, which maximize our efforts to safeguard customer information.

Who is covered by the Privacy Policy:

The Housing and Community Initiatives Privacy Policy covers current and former customers who have a relationship with Housing and Community Initiatives through its Housing Rehabilitation Program.

How information is gathered:

In connection with the Housing and Community Initiatives Housing Rehabilitation Program, information about our customers is obtained from various sources:

- Applications, forms, and other information you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references.
- Your transaction with us and your other financial sources and lenders. This information may include your account balances, payment history, other loan data, and account usage.
- Consumer reporting agencies. This information may include account information and information about your credit worthiness.
- Public sources. This information may include real estate records, employment records, telephone numbers and the like.

Information we share:

Housing and Community Initiatives may disclose information about you as permitted by law. Under these parameters, Housing and Community Initiatives may be required to disclose information about you to third parties without your consent, or may voluntarily disclose such information to third parties without your consent, as follows:

- to regulatory agencies and law enforcement officials
- to protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability
- to report account activity to credit bureaus
- to consumer reporting agencies
- to respond to a subpoena or court order, judicial process or regulatory authorities

In addition, we may provide information about you to service providers used to help us process your application or service your accounts. Our service providers may include billing service providers, loan payment accounting and/or recordkeeping, interest calculation data, lenders, title and escrow companies, appraisal companies, and the like.

We do not provide non-public information about you to any company whose products and services are being marketed, nor does Housing and Community Initiatives sell or provide our customers lists to telemarketing or independent direct mail companies. We pledge to continue to protect your financial privacy.

If you have any questions regarding this Privacy Policy, please call or write us.

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