

FACTS	WHAT DOES MASSHOUSING 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 • Payment history and transaction or loss history • Credit history and credit scores <p>When you are no longer 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 MassHousing chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does MassHousing 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	No	We don't share
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	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our nonaffiliates to market to you	No	We don't share
Questions?	Call toll free 888.843.6432 or go to www.masshousing.com	

Videophone: 857.366.4157 or Relay: 711

What we do

<p>How does MassHousing protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards, secured files and buildings and limited access to sensitive information.</p>
<p>How does MassHousing collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for a loan or pay your bill ▪ Give us your income information or provide employment information ▪ Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit sharing only for</p> <ul style="list-style-type: none"> ▪ affiliates' everyday business purposes— information about your creditworthiness ▪ affiliates to market to you ▪ nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • MassHousing does not share with our affiliates, except as required by law
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • MassHousing does not share with nonaffiliates so they can market to you
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • MassHousing doesn't jointly market