

FACTS

WHAT DO VALON MORTGAGE AND VALON INSURANCE AGENCY DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. Federal and state laws also require 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, income, and account balances ■ payment history, credit-based insurance scores, and insurance claim history ■ contact information, date of birth, and insurance coverage information.
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 Valon Mortgage, Inc. and Valon Insurance Agency, LLC choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Valon Mortgage & Valon Insurance Agency 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	[Yes]	[Yes]
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 nonaffiliates to market to you	[Yes]	[Yes]

To limit our sharing	<ul style="list-style-type: none"> ■ Call [855-218-3690]—our menu will prompt you through your choice(s) ■ Visit us online: [valon.com] or ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call [855-218-3690] or go to [valon.com]
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Mail-in Form

Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.	<p>Mark any/all you want to limit:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. 									
<input type="checkbox"/> Apply my choices only to me	<table border="1" style="width: 100%;"> <tr> <td style="background-color: #cccccc;">Name</td> <td></td> <td rowspan="4" style="vertical-align: top;">Mail to: [Valon Mortgage, Inc. 9450 SW Gemini Dr. PMB 28754 Beaverton, OR 97008]</td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Account #</td> <td></td> </tr> </table>	Name		Mail to: [Valon Mortgage, Inc. 9450 SW Gemini Dr. PMB 28754 Beaverton, OR 97008]	Address		City, State, Zip		Account #	
Name		Mail to: [Valon Mortgage, Inc. 9450 SW Gemini Dr. PMB 28754 Beaverton, OR 97008]								
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Who we are

Who is providing this notice?

Valon Mortgage, Inc. and Valon Insurance Agency, LLC

What we do

How do Valon Mortgage and Valon Insurance Agency 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.

How do Valon Mortgage and Valon Insurance Agency collect my personal information?

We collect your personal information, for example, when you

- open an account, deposit money, or pay your bills
- apply for a loan or use your credit or debit card
- use our website

[We also collect your personal information from other companies **OR** 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 nonaffiliates 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.]

OR

[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. [Visit our website above for a list of affiliated companies.]

Nonaffiliates

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

Joint marketing

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

Other important information

[Nevada Residents: You may request to be placed on our internal Do Not Call list. From our website at valon.com, send an email concerning this matter. You may request a copy of our telemarketing practices. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General; phone number: 702-486-3132; email: AgInfo@ag.nv.gov.

For insurance customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NM, NC, ND, OH, OR, and VA only: The term "Information" means information we collect during an insurance transaction. We may share your Information with nonaffiliates without your prior authorization as permitted or required by law. We may share your Information with insurance regulatory authorities, law enforcement, and consumer reporting agencies. Information we obtain from a report prepared by an insurance-support organization may be retained by that insurance-support organization and disclosed to others.

To request access to or deletion of your personal information, send a written notarized letter to: Valon Insurance Agency, LLC 9450 SW Gemini Dr. PMB 28754 Beaverton, OR 97008. Include your name, address, and your policy, contract, or account number, and describe the information you wish to access or delete. You may request to correct inaccurate personal information by visiting valon.com or calling your agent. If we agree with you, we will correct our records. If we do not agree with you, you may tell us in writing, and we will include your statement when we give your information to anyone outside Valon. We cannot change information other companies, like credit agencies, provide to us. You will need to ask them to change it.

Contact us at the address above to receive more information regarding these rights or to receive a more detailed explanation of our privacy policies.]