Rev. 08/2026
(With Opt-Out)

FACTS

WHAT DOES UNIVERSITY HOME LOAN, LLC 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 Income
- Transaction History and Credit History
- Credit Scores and Employment Information
- Contact Information (e.g., name, sex, age, date of birth, email address, mailing address, telephone number, driver's license, passport, and/or other government issued ID numbers)

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 University Home Loan, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does University Home Loan, LLC 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**	**No**
For our affiliates' everyday business purposes— information about your transactions and experiences	**Yes**	**No**
For our affiliates to market to you	**Yes**	**Yes**
For our affiliates' everyday business purposes— information about your creditworthiness	**Yes**	**Yes**
For non-affiliates to market to you	**Yes**	**Yes**

To Limit Our Sharing

- **Call 1-800-368-7987 for the University Home Loan, LLC/University Bank Privacy Department**
- **Mail the form below**

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

Questions?

Call Toll-Free 1-800-368-7987

Who we are

Who is providing this notice?	University Home Loan, LLC 49433 Hayes Road Suite D Shelby Township, MI 48315

What we do

How does University Home Loan, LLC 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. Furthermore, annual information security training is provided to all employees.
How does University Home Loan, LLC collect my personal information?	We collect your personal information, for example, when you: ■ Open an account or apply for financing ■ Give us your income or provide employment information ■ Provide your mortgage information ■ Give us your contact information We may also collect your personal information from 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 non-financial companies. ■ *A current list of our affiliates is available at https://universityhomeloans.com/affiliates/*
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ■ *Non-affiliates we share with can include financial services companies such as LPL Financial, LLC, Credit Union Trust, and others as well as non-financial companies.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Our joint marketing partners include financial services companies such as LPL Financial, LLC, Credit Union Trust and others.*

Other important information

State law – You may have other privacy protections under state laws; we will comply with all applicable state laws with regard to our information sharing practices. We don't allow unauthorized publishing or disclosure of people's non-public contact information.

•**California residents only** - In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law. For details on the privacy rights of California residents, you may obtain a copy of the California Privacy Rights Act (CPRA) Policy by visiting our website https://universityhomeloans.com; writing to us at University Home Loan, LLC c/o University Bank 2015 Washtenaw Ave Ann Arbor, MI 48104 ATTN: Privacy Department; or by calling us at 1-800-368-7987.

•**Nevada residents only** - We are providing you this notice under state law. You may be placed on our internal Do Not Call List by calling Customer Service at the phone number shown below. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: aginfo@ag.nv.gov. For further information contact: University Home Loan, LLC c/o University Bank 2015 Washtenaw Ave Ann Arbor, MI 48104 ATTN: Privacy Department; Phone number: 1-800-368-7987.

•**New Mexico and North Dakota residents only** - Per state law, we have automatically opted you out of the sharing of your information.

•**Vermont residents only** – In accordance with state law, we obtain your consent before accessing your credit report and use it only for the purpose for which you consented. We do not share your information, except to process transactions or to provide services you have requested.

Complete and Mail in the Opt-Out Form

Mail-in Form (ALL FIELDS MUST BE COMPLETED FOR OPT-OUT TO BE PROCESSED)

To Limit Our Sharing

Mark any/all you want to limit:

- ❑ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ❑ Do not allow your affiliates to use my personal information to market to me.
- ❑ Do not share my personal information with non-affiliates to market their products and services to me.

Name		
Street Address		**Mail to:**
		University Home Loan, LLC
City, State, Zip		**49433 Hayes Road**
Email		**Suite D**
Phone Number		**Shelby Township, MI 48315**
Account #		