

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 can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul>
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 AIG Home Loan chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AIG Home Loan share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, conduct research including data analytics, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Visit us online: <https://www.aig.com/homeloanprivacy>
- or
- **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? Go to** <https://www.aig.com/homeloanprivacy>

**Mail-in Form**

<p><b>Leave Blank</b> <b>OR</b> [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices only to me]</p>	<p>Mark any/all you want to limit:</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li><li><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</li></ul>	
	<p>Name: _____ Address: _____  City, State ZIP: _____</p>	<p>Mail to:  AIG Home Loan P.O. Box 1086 Houston, TX 77251-1086</p>



## Who we are

**Who is providing this notice?**

AIG Home Loan

## What we do

<p><b>How does AIG Home Loan protect my personal information?</b></p>	<p>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.</p>
<p><b>How does AIG Home Loan collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• pay your bills</li> <li>• provide account information</li> <li>• give us your contact information</li> <li>• pay us by check and</li> <li>• provide your mortgage information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account—unless you tell us otherwise.</p>

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with an "AIG" name.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  AIG Home Loan does not share with nonaffiliates so they can market to you.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  AIG Home Loan does not jointly market.

### Other important information

If you choose *not* to limit our sharing of information, you may from time to time receive, from AIG or its affiliates, offers to purchase other financial products or services, such as insurance. You are **NOT** required to purchase any such product or service as a condition of your mortgage or any of your legal rights under your mortgage, and you may choose to purchase or not purchase any such product or service in your discretion. If you are interested in such a product, you are free to shop around to determine that any such product or service is the best available or is offered at the best price or terms available, all with no impact on your mortgage.

**For Vermont Residents only.** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at <https://www.aig.com/homeloanprivacy>.

**For California Residents only.** We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

**For Nevada Residents only.** We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling 877-538-3311. Nevada law requires that we also provide you with 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: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).