



## Fair Lending Policy

# Privacy Policy

State Finance Company, Inc. takes your privacy concerns seriously, both in our offices and online. We recognize that it is critical for you to be confident that your privacy is protected when you visit our website. We are committed to protecting the personal information of visitors to our web site and web pages. This policy is one way of the ways we demonstrate our commitment to your privacy.

Consistent with the Standard for Safeguarding Customer Information contained in the Federal Trade Commission Rule 16 CFR 314 and applicable State Laws, this policy describes the Company's privacy practices regarding information collected from users of this website. This Online Privacy Policy applies to our web site and web pages and applies to the collection, use and sharing of information you provide online. The privacy policy describes the information we collect from and describes how we use information about you, whom we share it with, and how we protect it. Our web sites and web pages may contain links to third party sites not controlled by State Finance Company, Inc. or covered by this Online Privacy Policy. We recommend that you check the privacy statement of other sites you visit before providing any personal information.

For purposes of this policy, "personal information" means any information concerning a natural person which, because of name, number, symbol, mark, or other identifier, can be used to identify that natural person. This company does not collect any personal information about you unless you provide that information voluntarily by sending an e-mail or by initiating an online transaction, such as a completing an online application or by completing a request for additional information.

### ***What Personal Do We Collect When You Visit Our Website?***

We may collect personal information about you from the information you provide to us when you visit our web site and web pages. The information will depend on whether you input data in our online application forms.

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This information may include:

- name
- address
- social security number in whole or in part
  
- telephone number
  - account number at a bank or other financial institution, type of bank account, and the name of the bank or other financial institution
  - email address
  
- date of birth
  
- current residential information including mortgage or rent payments
  - employment information
  - income information

***How Do You Use the Personal Information You Collect About Me Online?***

We use the personal information we collect online to process your request for services, products or information. For example, we may use the information you provide when you complete an online State Finance Company, Inc. to process and evaluate your application.

When you visit our website, State Finance Company, Inc. maintains information on an aggregate basis regarding web pages or information accessed by visitors to the website. This information does not contain any data concerning the web pages or services accessed by you on an individual basis. The foregoing information does not constitute personal information.

The information that is collected automatically is used to improve our website's content and to help the Company to determine what information is popular or unpopular with visitors to our website. This data allows the company to improve the content and material available on our website. We may also use the information we collect for analytic purposes, market research or for marketing purposes, as allowed by law.

***Do You Share the Personal Information You Collect About Me Online?***

We may share some of the information we collect about you to third parties, such as companies performing services on our behalf, to provide the services related to the mortgage loan product you requested. We do not disclose any information about our customers or former customers to anyone, except as permitted by law. Any company with

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which we share information about you for the above purposes is contractually required to comply with confidentiality standards.

**Do You Use Cookies or Other Online Technologies to Collect Information About Me?**

State Finance Company, Inc. does not use cookies, cookie technology or other online tracking technologies, like web beacons, to gather information about your visit to our web sites. When you browse or visit one of our web sites, we do not store information on your computer. We do not automatically collect e-mail addresses but retain the only the information that you authorize us to use for purposes of contact with you.

***What Information Do You Collect When I E-mail You from Your Website or Complete and Online Application?***

During your visit to this website, you may send an e-mail to the Company. Your e-mail address and the contents-of your message will be collected. The information collected is not limited to text characters and may include audio, video, and graphic information formats included in the message. Your e-mail address and the information included in your

message will be used to respond to you, to address issues you identify, to improve this website, or to forward your message to one of our employees for an appropriate response to your inquiry. Atlantic Residential does not sell or otherwise disclose your e-mail

address unless you specifically authorize us to do so for a purpose that is beneficial to you.

***Do You Collect Information About Children?***

State Finance Company, Inc. does not knowingly collect personal information from children or create profiles of children through this website. Please be advised that the collection of personal information submitted in an e-mail is treated as though it was submitted by an adult seeking information on mortgage products and services. However, our website is not intended or designed to attract children.

***What Privacy Choices Do I Have When Seeking Information From Your Website?***

When you visit our website, we do not collect any personal information about you unless you provide that information voluntarily. To do so you may send us an e-mail, request additional information or complete a mortgage application online. If you do not provide us that information, you are limited to the information generally available on our website. However, you may choose to contact our offices by phone for any information required and you may also browse our website and download any information that is publicly available.

***How Can I Change or Update the Personal Information You Collected About Me Online?*** If you have questions about information you provided on a State Finance Company, Inc. web site or web page, please submit a request to us to determine whether your personal information has been collected through our website. Please submit your request in writing to the address below. We require reasonable proof of your identity when requesting this information. Reasonable proof may

include but is not limited to verification of signature or unique identifier known only to you. Our Privacy Officer is the designated coordinator of our Internet Privacy and Safeguard Program. He can be reached as follows:

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Pryisma Lending Group, LLC. NMLS #: 2250

10 Precision Rd, Ste 2B

Danbury, Connecticut 06810 Luiz Serva

Tel: 203-743-9985

Fax: 203-743-2426

Email: [lserva@prysma.com](mailto:lserva@prysma.com)

Our policy is to respond to you within 5 business days of receipt of your written request. Upon confirmation of your identity, our Privacy Officer will provide you with access to the personal information requested or deny the request with a written explanation of denial. This policy requires furnishing or denial of the information within 30 business days of the receipt of our acknowledgement of your written request.

#### *What Steps Do You Take to Protect Personal Information About Me?*

State Finance Company, Inc. is strongly committed to protecting your personal information against unauthorized access, use or disclosure. Consequently we restrict access to the information obtained from our web site and web pages to our employees, agents and contractors who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal and State Regulation designed to protect your personal information. Employees, agents and contractors who have access to this information are bound by law and policy to follow appropriate procedures in connection with any disclosure of personal information. We conduct multiple layered due diligence, extensive background check and ongoing verification in the selection and retention of service providers.

In addition, we utilize procedures and safeguards to protect the integrity of our information technology resources, including but not limited to authentication, monitoring, auditing, encryption, password and physical security. For example, we utilize state of the art software programs to monitor unauthorized attempts to upload, modify or otherwise access our website. These software programs include protections such as full time monitoring of protection of information from fraud, theft or abuse, intrusion detection safeguards and protection; data protection, spam protection and detection and elimination of spyware, Trojans, adware and other malicious threats. Our auditing software is implemented to identify and assess risks to private customer and company information, both on our server and on our website. Software programs are updated as stronger versions and patches become available. Data is encrypted on our server to prevent unauthorized access to personal information on laptops or other portable electronic devices. These security precautions are

a part of our overall commitment to the protection of your personal information when you visit our website.

*Will You Make Changes to this Privacy Policy?*

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Our Privacy Compliance Officer is responsible for the periodic review and update to our Internet Security and Privacy Policy. We reserve the right to alter this privacy policy at our discretion. Any change to this policy will be posted on our website in a timely manner.

If you have any questions regarding the Internet Security and Privacy Policy, please contact:

**Pryisma Lending Group, LLC NMLS #: 2250**

10 Precision Rd, Ste 2B

Danbury, Connecticut 06810 **Luiz Serva**

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