



FACTS

WHAT DOES HOME LOAN AND INVESTMENT COMPANY 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 may include:

- Social Security number and income.
- Account balances and payment history.
- Credit history and credit scores.

When you close your account, we continue to share information about you according to our policies.

How?

All financial companies need to share customer's personal information to run their everyday business--to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Home Loan & Investment Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HLIC Share?	Can you limit this sharing?
For our everyday business purposes -- to process your transactions, maintain your account, and 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	No	We don't share
For our affiliates' everyday business purposes -- Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes -- Information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes (check your choices p.3)
For non-affiliates to market to you	Yes	Yes (check your choices p.3)

Contact Us

Call (970) 243-6600 or (800)576-6428

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Sharing Practices

How often does HLIC notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does HLIC 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 does HLIC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• Open an account or deposit money• Pay your bills or apply for a loan• Use your credit card or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all of my sharing?	Federal law gives you the right to limit sharing only for affiliates' everyday business purposes--information about your <ul style="list-style-type: none">• creditworthiness• affiliates to market to you• non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Everyday business purposes	The actions necessary by financial companies to run their business and manage customer accounts, such as <ul style="list-style-type: none">• processing transactions, mailing, and auditing services• providing information to credit bureaus• responding to court orders and legal investigations
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">• HLIC's affiliate is Home Loan State Bank
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">• HLIC's non-affiliate with whom we share information is New York Life.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• HLIC doesn't jointly market

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If you want to limit our sharing

Contact us

By telephone: 970-243-6600 or 800-576-6428

By mail: Mark your choices below, fill in and send form to:

Home Loan & Investment Co.
P.O. Box 100
Grand Junction, CO 81502

Unless we hear from you, we can begin sharing your information 30 days from the date of this letter. However, you can contact us at any time to limit our sharing.



Check your choices

Your choices will apply to everyone on your account.

Check any / all you want to limit: (see page 1)

- Do not allow your affiliates to use my personal information to market to me. (I will receive a renewal notice for this use for marketing in 5 years)
- Do not share my personal information with non-affiliates to market their products and services to me.

Your Name

Your Address

Your Account Number

Mail to:

Home Loan & Investment Co.
P.O. Box 100
Grand Junction, CO 81502