



# Omega Financial Services, Inc.

Licensed Mortgage Banker \* NJ Dept of Banking

## Privacy Note

We recognize the importance you place on your privacy and the confidentiality of your financial information. We think it is important for you to be informed of the policies we have in place to safeguard your privacy.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others, and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from your applications or other forms such as your name, address, social security number, assets and income
- Information about your transactions with us, our affiliates, such as your account balance, payment history, parties to transactions and credit card usage, and
- Information we receive from a consumer reporting agency such as your credit worthiness and credit history.

We may disclose the following information about our customers and former customers that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements:

- Information we receive from your applications or other forms such as your name, address, social security number, assets and income
- Information about your transactions with us, our affiliates, such as your account balance, payment history, parties to transactions and credit card usage, and
- Information we receive from a consumer reporting agency such as your credit worthiness and credit history.

We make disclosures to other non-affiliated third parties as permitted by law.

### PRIVACY – YOUR CHOICE – OPT OUT DISCLOSURE

Maintaining your trust by treating your information confidentiality is important to us. We respect your rights and expectations that personal non-public information will not be shared.

We do share customer information to unrelated third parties. We do share certain information within our “family” including our affiliated companies and certain other financial institutions with whom we have joint marketing agreements.

If you prefer that we do not disclose non-public information about you to our affiliates and unrelated third parties, you may opt out of those disclosures. That is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to affiliated and unrelated third parties, please check the above box.

We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.

If your loan is sold please contact the service of record at anytime to opt out of the disclosure. You will receive an annual notification of your right to opt out of disclosure.

Please exclude me

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone # \_\_\_\_\_

### PRIVACY NON-DISCLOSURE NOTICE

We recognize the importance you place on your privacy and the confidentiality of your financial information. Therefore, we do not disclose and do not reserve the right to disclose non-public information about customers or former customers to affiliates or non-affiliated third parties except as permitted by law. We restrict access to non-public personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.

### ACKNOWLEDGEMENT

I do hereby certify that I have read and I do understand the Notices set forth above, and that I have been notified of my rights by the Lender.

\_\_\_\_\_ Date

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\_\_\_\_\_ Date

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