

## PRIVACY and SECURITY STATEMENT

Ensuring the privacy and confidentiality of your personal information is important to YSG. Federal law gives you the right to limit some but not all sharing of your information. Federal law also requires us to describe how we gather, share and protect your personal information. The following disclosures describe how we gather, share and protect your personal information.

### **Types of Information We Gather and Share**

The types of personal information we gather and share depend on the service or product for which you are applying. This information may include:

- Social security number
- Income, assets and other financial information
- Past loan history
- Employment information
- Credit information and scores

We gather your personal information through the application you complete, credit bureau report(s), and other data sources.

YSG also collects non-personal information when you visit our website. This includes but is not limited to, for example, your IP address and device identifier. YSG uses this information to recognize you when you return to our website, respond to your requests, and follow up.

### **How We Share Information:**

We share your personal information as follows:

- For our everyday business purposes: evaluating and processing applications for a loan and, if applicable, any associates products or services
- For our marketing purposes: to offer you products and services directly or through other providers
- For loan underwriting and approval: your personal information is shared with one or more third-party lenders who may offer you a loan through the YSG program
- For products/services underwriting and approval: your personal information is shared with one or more providers of products/services that you elect to consider along with your refinance loan application

We do not share your personal information with any other affiliates or parties. To limit our sharing your personal information, per Federal regulations, or for additional information, contact us at [info@RefiJet.com](mailto:info@RefiJet.com).

When you are no longer our customer, we continue to share your information as described in this policy.

### **How We Protect Your Information**

To protect your personal information from unauthorized access and use, we implement a variety of security practices that comply with Federal law, including using state-of-the-art systems and software, authorization levels for employee access, physical security and limited access at our offices, computer safeguards, and use of encryption in our systems and as we transfer data. We have also implemented security and privacy obligations in our contracts with vendors.

### **Changes to this Statement**

YSG may, from time to time, update or change this Privacy and Security Statement. The effective date of this Privacy and Security Statement is shown below. This date indicates the date of the most recent revision.

Effective Date: 2016-11-01 3:52PM MST