

Privacy Policy

At Habitat for Humanity of Denton County, we are committed to keeping your information private. Our Privacy Policy was created to help you understand how and why we collect the personal information you provide.

When collecting, storing, and retrieving personal information, internal controls are maintained throughout the process to ensure security and confidentiality. Before or at the time of collecting personal information, we will identify the purposes for which information is being collected.

We will collect and use personal information solely for fulfilling those purposes specified by us and for other ancillary purposes, unless we obtain the consent of the individual concerned or as required by law.

We may 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, and others
- Information we receive from a consumer-reporting agency

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

- Information we receive from you on applications or other forms, such as your name, address, web address, email address, phone number, order information, banking information, driver's license number, social security number, Federal Tax ID/Employer Identification Number(EIN).
- Information about your transactions with us or others such as your loan balance and payment history.
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history.

Habitat for Humanity of Denton County employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law.

As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents
- Nonprofit organizations, government entities, and other subsidy providers
- Other subsidy providers

We may also share the information we collect, as described above, with other nonaffiliated third parties such as third parties who may assist us in preparing monthly statements, attorneys, auditors, and credit reporting agencies to whom we report information about your transactions with us.

If you prefer that we do not disclose non-public personal information about you to nonaffiliated 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 nonaffiliated third parties, you may call Habitat for Humanity of Denton County at 940-484-5006.

Please be advised that any opt out rights described above will not apply with the sharing of information necessary for us to process applications, such as with consumer reporting agencies, or to perform services that you request. Other exemptions include compliance with legal requirements and government regulatory authorities.

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