

## Momentum Consumer Privacy Notice

### FACTS

#### WHAT DOES MOMENTUM DO WITH YOUR PERSONAL INFORMATION?

##### Why?

Financial companies choose how they share your personal information. Under federal law, that means personally identifiable 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 information we collect and share depend on the product or service you have with us.

This information can include:

- Social Security Number and Employment Information
- Credit Card and/or Bank Account Information
- Credit Worthiness Information
- Asset and Collateral Details

##### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Momentum chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Do we share?	Can you limit this sharing?
For our everyday business purposes — such as to process your orders and transactions, maintain your account(s), respond to court orders and legal investigations.	Yes	No
For our marketing purposes — with service providers we use to offer our products and services to you. <i>(Please see below to limit the ways we contact you.)</i>	Yes	No
For joint marketing with other companies.	Yes	No

Reasons we can share your personal information:	Do we share?	Can you limit this sharing?
For our affiliates' everyday business purposes — Information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes — Information pertaining to our services provided to you.	Yes	Yes
For nonaffiliates to market to you — for various types of accounts.	No	We don't share

## To limit Our Sharing:

- Call 1.800.577.2947
- Visit us online: [www.MomentumWeb.com](http://www.MomentumWeb.com)
- **Please Note:** If you are a new customer, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

## To Limit Direct Marketing Contact:

- Call 1.800.577.2947
- Visit us online: [www.MomentumWeb.com](http://www.MomentumWeb.com)
- **Please Note:** Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.

## Have Questions?

- Call 1.800.577.2947
- Visit us online: [www.MomentumWeb.com](http://www.MomentumWeb.com)

## Who We Are:

Who is providing this notice?

Momentum is a legal Texas corporation that utilizes the names: *Momentum, Momentum Appraisal Group, Momentum Appraisal Management Group.*

## What We Do:

### How does Momentum 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. For more information please visit [www.MomentumWeb.com](http://www.MomentumWeb.com).

### How does Momentum collect my personal information?

We collect your personal information, for example, when you:

- Setup an online account or
- Submit appraisals orders
- Seek technical advice about system integration.

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit some but not all sharing related to:

- Affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Nonaffiliates to market to you

State laws and individual Momentum companies may give you more rights to limit sharing. *See the 'Other Important Information' section for your rights under the law of various states.*

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to you alone unless you tell us otherwise. However, your choice to limit sharing with nonaffiliates to market to you for accounts will apply to all joint account holders. If you have more than one account and you choose to opt out, you will need to do so for each account.

## Definitions:

### Affiliates:

Companies related by common ownership or control. They can be financial and nonfinancial companies.

### Nonaffiliates:

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include financial services companies such as appraisal agencies or mortgage brokers, nonfinancial companies, and other companies such as nonprofit groups.

## Joint Marketing:

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include financial service and technology companies.

## Other Important Information:

**Do Not Call Policy:** This notice is the Momentum **Do Not Call Policy** under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Momentum employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Momentum will be placed on the Momentum Do Not Call list and will not be called in any future campaigns, including those of Momentum affiliates. If you communicate with us by telephone, we may monitor or record the call.

**For Nevada Residents Only:** We are providing you this notice under state law. You may be placed on our internal Do Not Call List by following the directions in the *'To Limit Direct Marketing Contact'* section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number-702.486.3132; email: BCPINFO@ag.state.nv.us. Momentum, 12000 Starcrest, San Antonio, Texas 78247; Phone number: 1.800.577.2947; email: support@MomentumWeb.com. Click on "Contact Us" at [www.MomentumWeb.com](http://www.MomentumWeb.com) .

**Vermont:** Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share credit related types of information within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** Under California law, we will not share information we collect about you with companies outside of Momentum, unless the law allows. We will limit sharing among our companies as required by California law.

## Momentum U.S. Legal Entities:

Momentum U.S. legal entities that utilize the names: Momentum, Momentum Appraisal Group, Momentum Appraisal Management Group.

Rev. 01/2013