

STAMPFLI MORTGAGE LLC PRIVACY POLICY

Last updated on 10.02.2018

This web page represents a legal document and is the Privacy Policy for STAMPFLI MORTGAGE LLC and our website (www.stampflimortgage.com) as required by EU General Data Protection Regulation (GDPR). By using our Website and Services you agree to fully comply with and be bound by the following policy each time you use our Website. Please review the following terms carefully.

Stampfli Mortgage LLC respects your concerns about privacy. This Privacy Policy applies to information we collect through our websites and services. By using our websites and services you agree to our collection and use of your information as described in this privacy notice.

This Privacy Policy describes the types of information we collect or receive, how we may use that information and how you can manage your information. The information we collect includes personal information and non-personal information, as such terms are defined below.

Our Privacy Policy also describes the measures we take to protect the security of the personal information. We also tell you how you can reach us to ask us to (i) access, change or not use the personal information you have provided to us, (ii) withdraw any consent you previously provided to us, and (iii) answer any questions you may have about our privacy practices.

Definitions

The terms “us”, “we”, and “our” refer to Stampfli Mortgage LLC, our website (www.stampflimortgage.com), the owner of this Website. A “Visitor” is someone who merely browses our Website. A “Member” is someone who has applied to use our Services. The term “User” is a collective identifier that refers to either a Visitor or a Member.

Your Consent

By using our Website, you consent to the collection and use of this information by us as set forth in our Privacy Statement and amended from time to time. If we decide to change our privacy practices, we will post those changes on this page so that you are always kept informed of what data we collect, how we use it, and under what circumstances we disclose it. Please check this page for changes from time to time to make sure you are aware of our latest privacy practices.

Your Privacy

We are committed to respecting your privacy. We recognize that when you choose to provide us with information about yourself, you trust us to act in a responsible manner. That's why we have put a policy in

place to protect your personal information. You may always visit our site and browse without giving us any personal information. Please read on for more details about our privacy practices.

Our Collection and Use of Personal Information

Personal information is data that can be used to uniquely identify or contact a single person. You may choose to provide personal information to us when you use our website. Because we change our features from time to time, the options you have to provide us with personal information also may change, but here are some examples of situations in which you may decide to provide personal information to us:

- Contacting us for any reason, such as by email, including for technical support or customer service.
- Using our website or services when personal information is required for use or participation.

The personal information we collect from you will vary depending on the service you are using, the site you are visiting, and how you access it. However, the personal information you provide us online, in person, over the phone, by email or fax may include but not limited to the following:

- Your name, address, phone number and date of birth;
- Information about your transactions with us, our affiliates, or others, such as your loan purpose, and parties to transactions;
- Information we receive from a consumer reporting agency, such as your credit history. For example, we may partner with an approved marketing company to distribute emails to keep you better informed of the loan process or new benefits available to you.
- Information about your activity on and interaction with www.stampflimortgage.com (such as your IP address, the type of device or browser you use, and your actions on the site); and
- Communications you send to us (for example, when you ask for support, send us questions or comments, or report a problem).

Because we directly ask you to provide personal information in these cases, you often will be able to tell from our specific requests what types of information we receive from you. We collect this information for reasons such as:

- To understand your needs and provide you with a better service.
- For statistical purposes and analysis for management purposes in order to administer the website or improve our products and services.
- Internal record keeping, and administrative purposes, and to inform you about our services or products, or other related information that we think would be of interest to you, as explained above.

- To communicate marketing messages, newsletters and details of our business or the businesses of carefully-selected third parties which we think may be of interest to you by post or email or similar technology (you can inform us at any time if you no longer require marketing communications).
- From time to time, we may also use your information to contact you for market research purposes or to customize the website according to your interests

Our Collection and Use of Non-Personal Information

We also collect non-personal information – data in a form that does not permit direct association with any specific individual. We may collect, use and process non-personal information for service improving purposes. For example, when you use our website, we may collect data from and about the “commercial electronic mail messages” and “transactional or relationship messages” (as such terms are defined in the CAN-SPAM Act (15 U.S.C. 7702 et. seq.) that are sent to your email accounts. We collect such commercial transactional messages so that we can better understand the behavior of the senders of such messages, and better understand new spam techniques to improve our products and services.

Information Collected by Automated Means

We may obtain certain personal and non-personal information by automated means when you visit our sites. The type of information we collect by automated means may vary, but generally includes technical information about your device, such as IP address or other device identifier. The information we collect also may include usage information and statistics about your interaction with our website. That information may include the URLs of our web pages that you visited, URLs of referring and exiting pages, page views, time spent on a page, number of clicks, platform type, and other information about how you used our website.

In cases where you use a mobile device to access our sites, we will receive information about the location of your device. In some cases, even if you are not using a mobile device, information about your general location may be discernable from your device’s IP address or the URLs we receive.

We use information we collect by automated means to understand our users and to determine their preferences. As a result, we can develop and deliver new or modified offerings, that are improved with our users’ preferences in mind.

Here are some of the types of automated data collection that may occur when you use our sites:

Web Browsers

When you visit our website, your browser automatically sends us your Internet protocol (“IP”) address so that the web pages you request can be sent to your computer or device. We use your IP address to determine additional information, such as whether the computer or device has ever been used to visit our site before, which site features were used most often, and how much time was spent on a page.

Cookies

We may automatically collect information through “cookies,” which are text files placed on your device’s hard drive when you visit websites. Cookies may enhance your online experience by saving your preferences while you are visiting a particular site. We use cookies, for example, for authentication purposes, to measure session activity on the site, and to determine which areas and features of the site are the most popular. Most browsers will tell you how to stop accepting new cookies, how to be notified when you receive a new cookie, and how to disable existing cookies. Without cookies, however, you may not be able to take full advantage of all our site features. We treat information collected by cookies and other technologies as non-personal information. However, to the extent that Internet Protocol (IP) addresses or similar identifiers are considered personal information by local law, we also treat these identifiers as personal information. Similarly, to the extent that non-personal information is combined with personal information, we treat the combined information as personal information for the purposes of this Privacy Policy.

Sharing of Information

We may share information about you as follows or as otherwise described in this Privacy Policy:

- With vendors, customer system managers and other service providers who assist us in operating our website, conducting our business, or providing Services to you, so long as those third parties agree to keep this information confidential in accordance with European Union's General Data Protection Regulation ("GDPR");
- In response to a request for information if we believe disclosure is in accordance with, or required by, any applicable law, regulation or legal process;
- If we believe your actions are inconsistent with our user agreements or policies, or to protect the rights, property and safety of Stampfli Mortgage or others;
- In connection with, or during negotiations of, any merger, sale of company assets, financing or acquisition of all or a portion of our business by another company; and
- With your consent or at your direction.

Your Choices

In certain cases, you may have choices about how we use and disclose your personal information. For example, we will ask you before we use your personal information for any purpose incompatible with those purposes identified in this Notice.

You can also choose not to give us the information we request, as described in the “Information You Provide to Us” section of this Notice. In some cases, if you decide not to provide information, we will not be able to provide you with access to the site you requested, or we may not be able to provide you with the service, feature or information you requested.

In some cases, you can stop or limit the information we collect by automated means. Please review the sections of this Notice titled “Information Collected by Automated Means” to learn more about how you may be able to stop or limit our receipt of that information.

You may also exercise and amend your choices by sending an email to us as specified in the “How to Contact Us” section below.

Your Rights Under EU General Data Protection Regulation

The GDPR provides you rights to the follow:

Accuracy. You can request for correction of personal information that we hold about you. This allows you to correct any inaccurate or incomplete information we hold about you either through setting on the website or by contacting us (see contact us section).

Deletion. You can request deletion of your personal information we hold about you. This enables you to ask us to erase or remove personal information if you feel there is no good reason for us to retain or process such personal information or where you have exercised your right to object to processing.

Objection. You have the right to object to your personal information being processed for direct marketing purposes. At your sole discretion you can also object to your personal information being processed where we rely on a legitimate interest or interest of a third party.

Restriction. You can restrict your information from being processed by sending us a restriction or suspension.

Transfer – You can request us to transfer your personal information to another party in certain formats, if practicable.

How We Protect Personal Information

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration and disclosure. All information you provide to us is stored on secure servers behind firewalls.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorized access.

Links to Other Sites

Our Website provide links to other websites. We do not control, and are not responsible for, the content or practices of these other websites. Our provision of such links does not constitute our endorsement of these other website, their content, their owners, or their practices. This Privacy Policy does not apply to these other websites, which are subject to any privacy and other policies they may have. You should use caution and review the privacy policies of any websites, services or third party providers that you visit from our website to learn more about their information practices, which may be significantly different from ours.

Children's Privacy

We do not direct our website to children, and we do not knowingly collect personal information from children. If we become aware that we have inadvertently received personal information from a user who is under the age of thirteen, we will delete the information from our records.

Updates to Our Privacy Notice

This Privacy Notice may be updated periodically to you to reflect changes in our information practices or relevant laws. We will indicate at the top of the Notice when it was updated. Please review this Notice any time you access or use our sites to make sure you have reviewed the most recent version.

How to Contact Us

If you have any questions or comments about this Privacy Notice or if you would like us to update information we have about you or your preferences, please contact us at (608) 572-7222 or contact your personal mortgage advisor directly.