

<b>FACTS</b>	<b>WHAT DOES INTERCOASTAL MORTGAGE COMPANY DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	Financial companies choose how they share your personal 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.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li style="display: inline-block; width: 45%;">• Social security number</li> <li style="display: inline-block; width: 45%;">• Transaction history</li> <li style="display: inline-block; width: 45%;">• Account balances</li> <li style="display: inline-block; width: 45%;">• Credit history</li> <li style="display: inline-block; width: 45%;">• Payment history</li> <li style="display: inline-block; width: 45%;">• Credit scores</li> </ul>
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<b>How?</b>	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 Intercoastal Mortgage Company chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Intercoastal Mortgage Company share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> To offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	No	We Do Not Share
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We Do Not Share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 800-944-4783 or</li> <li>• Visit us online: <a href="http://www.icmtg.com">www.icmtg.com</a> and send us an email, or send us a letter to Intercoastal Mortgage Company, Attn: Tom Pyne, 4100 Monument Corner Dr #220, Fairfax, VA 22030</li> </ul> <p style="text-align: center;">or</p> <ul style="list-style-type: none"> <li>• Mail the form below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at anytime to limit our sharing.</p>
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<b>Questions?</b>	Call 800-944-4783 or go to <a href="http://www.icmtg.com">www.icmtg.com</a>
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<b>Mail-in Form</b>																	
<p>Leave Blank <b>OR</b> [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.]</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Name</td> <td style="width: 40%;"></td> <td rowspan="6" style="width: 30%; vertical-align: top; text-align: center;"><b>Mail to:</b> Intercoastal Mortgage Company, Attn: Tom Pyne 4100 Monument Corner Dr #220, Fairfax, VA 22030</td> </tr> <tr> <td>SSN</td> <td></td> </tr> <tr> <td>Name</td> <td></td> </tr> <tr> <td>SSN</td> <td></td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> <tr> <td>Email Address</td> <td></td> <td></td> </tr> </table>	Name		<b>Mail to:</b> Intercoastal Mortgage Company, Attn: Tom Pyne 4100 Monument Corner Dr #220, Fairfax, VA 22030	SSN		Name		SSN		Address		City, State, Zip		Email Address		
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**Who we are**

Who is providing this notice?

INTERCOASTAL MORTGAGE COMPANY

**What we do**

How does Intercoastal Mortgage Company 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.

We also use procedural safeguards that comply with federal standards to guard your non-public personal information.

How does Intercoastal Mortgage Company collect my personal information?

We collect your personal information, for example, when you

- open an account, deposit money or pay your bills
- apply for a loan or use your credit or debit card
- and we also collect your personal information from other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more rights under state law.

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

Your choice will apply to everyone on your account unless you tell us otherwise.

**Definitions**

Affiliates

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

- *Intercoastal Mortgage Company has a business affiliation with Van Metre Companies. Intercoastal Mortgage Company does not own Van Metre Companies and Van Metre Companies does not own Intercoastal Mortgage Company. Some of the owners of Intercoastal Mortgage Company are also owners of Van Metre Companies*

Nonaffiliates

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

- *Intercoastal Mortgage Company does not share with nonaffiliates so they can market to you.*

Joint marketing

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

- *Intercoastal Mortgage Company does not jointly market.*

**FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003**

In an effort to keep our customers up-to-date with changes in the financial services industry and as required under the Fair and Accurate Credit Transactions Act of 2003, Intercoastal Mortgage Company is providing the following notice:

We may report to credit bureaus information about your account. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Other important information**

For California residents only: We will not disclose or share information about California residents without first providing you with a California Privacy Notice and honoring your choice unless such sharing or disclosure is permitted by applicable law.

Provided to Borrower

07/15/2013