



FACTS

WHAT DOES GATEWAY MORTGAGE GROUP, LLC DO WITH YOUR PERSONAL INFORMATION?

Why?

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.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Account balances
- Payment history and Income
- Credit history and Credit scores

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 Gateway Mortgage Group, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gateway Mortgage Group, LLC share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 877-406-8109 - our menu will prompt you through your choice(s)
 - Mail the form below
- Please note:**
If you are a *new* customer, we can begin sharing your information 30 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.

Questions?

Call 877-406-8109 or go to www.gatewayloan.com/privacy-statement

Mail-in Form

- Mark any/all you want to limit:**
- Do not use my personal information to market to me.
 - Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
 - Do not allow your affiliates to use my personal information to market to me.
 - Do not share my personal information with nonaffiliates to market their products and services to me.

Name	
Address	
City, State, Zip	
Account #	

Mail To: Gateway Mortgage Group, LLC
PO Box 3645, Tulsa, OK 74101



Who we are

Who is providing this Notice?	Gateway Mortgage Group, LLC
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What we do

How does Gateway Mortgage Group, LLC protect my personal information?	<p>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.</p> <p>In addition to physical and electronic security measures, each of our team members receive ongoing training on best practices relative to information security and privacy protection.</p>
How does Gateway Mortgage Group, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for a loan or Give us your income information ▪ Give us your employment history or Pay us by check ▪ Show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal Law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a Gateway Financial Services and Echo Mortgage, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include MetLife.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Gateway Mortgage Group, LLC doesn't jointly market.</i>

Other Important Information

For more information, visit www.gatewayloan.com/privacy-statement

