

THE MILE HIGH COMMUNITY LOAN FUND PRIVACY NOTICE

Mile High Community Loan Fund, Inc. (MHCLF) and our employees are committed to protecting your privacy. This notice explains the privacy policy and practices of MHCLF for the gathering, sharing and security of information relating to our borrowers, lenders and donors.

Information We Collect

We may gather personal information from the following sources:

- Information we receive on applications and other forms, such as name, address and Social Security number.
- Information about transactions with us, such as payment history and account balance.
- Information we receive from third parties (when you apply for a loan) such as credit bureaus on credit history.
- Information we obtain when verifying the information provided on loan applications and other forms; this may come from current or past employers or from other institutions where financial transactions are conducted.
- Information provided to us on our website, such as communicating with us by email or other forms on our website. Please remember that email communication is not a secure medium.
- Information we obtain from a "cookie," pieces of data that are placed on a web browser by our web server when visiting our website. We identify only the web browser and no other information about visitors. This helps us evaluate how users navigate our web pages, including the number and frequency of visitors to each web page, and the length of each visit.

Information We Share

We do not share or sell any personal information on our current or former borrowers, lenders and donors to anyone outside MHCLF except:

- With express permission.
- To third parties that help us perform our functions or services, such as mailing or copying services.
- To third parties as permitted or required by law, such as for loan participation secondary market loan sales, a consumer reporting agency or under judicial process.

To protect your privacy, we only disclose to third parties that agree to maintain strong confidentiality safeguards and not use this information for other purposes.

If you do not renew your loan or investment to MHCLF, or if you have a loan from MHCLF and pay off the loan, or if you are no longer an active customer, we will retain your records for as long as required by law. We will continue to treat your personal information as described in this notice, as amended from time to time.

Our Security Procedures

We restrict access to personal information to those employees, third parties who need to know that information in order to provide products or services. We maintain physical, electronic, and procedural safeguards and exercise all due caution to guard such information.

On our website, we provide links to other websites. These other web sites are not subject to our privacy policy. We strongly recommend that you review each website's privacy policy when visiting them.

Corrections or Concerns

If you believe any of your personal information maintained at MHCLF is incorrect, or if you have a privacy-related concern, please call Jeff Seifried, Executive Director, MHCLF at (303) 860-1888, ext. 5, or by email at jeffs@mhclf.org.

Updates

From time to time, we may update or amend this policy and will notify you of those changes as required by law. You may view the most current version of this policy at any time by requesting a copy from Jeff Seifried (see above for phone and email), or by visiting our website www.mhclf.org.