

FACTS

WHAT DOES AMERIFIRST FINANCIAL, INC. 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 income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Amerifirst Financial, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Amerifirst Financial, Inc. 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	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-877-276-1974 or go to www.amerifirst.us

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.

Who we are

Who is providing this notice?

AmeriFirst Financial, Inc.
AmeriFirst Financial of Texas
US Home Loans

What we do

How does AmeriFirst Financial, Inc. 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.

How does AmeriFirst Financial, Inc. collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or provide account information
- provide us your income information
- provide us your contact information
- provide us your employment information

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 on your rights under state law.

Definitions

Affiliates

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

- AmeriFirst Financial, Inc. has no affiliates

Nonaffiliates

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

- AmeriFirst Financial, Inc. does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- AmeriFirst Financial, Inc. doesn't jointly market.

Other important information

California Residents – In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

Nevada Residents – Nevada Statute Section 228.600(3) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by writing to AmeriFirst Financial, Inc., Attn: Privacy Opt Out, 1550 E. McKellips Rd. Suite 117, mesa, Arizona 85203.

You may also contact the Nevada Attorney General's office:

Bureau of Consumer Protection Office of the Nevada Attorney General
555 E. Washington Street, Suite 3900
Las Vegas, NV 89101
Phone: (702) 486-3132
Email: BCPINFO@ag.state.nv.us