

HARBORFRONT FINANCIAL GROUP

PRIVACY NOTICE
OCTOBER 11, 2024

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| Facts | WHAT DOES HARBORFRONT FINANCIAL GROUP (“HFG”) 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? | <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"> • Social Security number and income • Account balances and payment history • 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 we choose to share; and whether you can limit this sharing. | |
| | Reasons we can share your personal information | Do we share? |
| | For our everyday business purposes - such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus | Yes |
| | For our marketing purposes - to offer our products and services to you | Yes |
| | For joint marketing with other financial companies | Yes |
| | For our affiliates’ everyday business purposes – information about your transactions and experiences | Yes |
| | For our affiliates’ everyday business purposes – information about your creditworthiness | Yes |
| | For our affiliates to market to you | Yes |
| | For non-affiliates to market to you | No |
| | | Can you limit this sharing? |
| | | No |
| | | No |
| | | No |
| | | No |
| | | No |
| | | We don’t share |

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| To limit our sharing | Please note: If you are a new customer, we can begin sharing your information from the date you received 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 us at 231-843-1516 |
| Who we are | |
| Who is providing this notice? | Harborfront Financial Group (“HFG”) |
| What we do | |
| How does HFG 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, secured files, and buildings. |
| How does HFG collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Enter information on our website |
| Why can’t I limit all sharing? | Federal law gives you the right to limit only. <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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. |
| What happens when I limit sharing for an account I hold jointly? | Your choices will apply to everyone on your account—unless you tell us otherwise. |
| | |

| Mail-in this section | | |
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| <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <ul style="list-style-type: none"> • Apply only to me | Mark any you want to limit: <ul style="list-style-type: none"> • 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. | |
| | Name | Mail to: 401 W Ludington Ave Ste 103 Ludington, MI 49431 |
| | Address | |
| | Phone Number | |