

FACTS

WHAT DOES Luminate Bank 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
- Payment History and Account Balances
- Credit Score and Credit History

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 Luminate Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Luminate Bank 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	Yes	No
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 us toll-free at 833.594.0379
- Mail the form below (see last page)
- Email us at optout@goluminate.com

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 833-594-0379 or email us at optout@goluminate.com



Who we are

Who is providing this notice?

Luminate Bank

What we do

How does Luminate Bank 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 Luminate Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Provide income or employment information
- Give us your contact information or provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, or 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.

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

Your choices 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.

- *Our affiliates include financial companies, such as Luminate Home Loans, Inc.*

Nonaffiliates

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

- *Financial service providers such as mortgage companies, securities broker-dealers, and insurance companies, and non-financial service companies, such as retailers and direct marketing companies.*

Joint marketing

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

- *Financial service providers such as mortgage companies, securities broker-dealers, and insurance companies, and non-financial service companies that provide marketing services on our behalf or on behalf of us and a joint marketing provider.*



Other Important Information

The NMLS for Luminate Bank is:1281698

The information below pertains to individual state laws and only applies to the residents of that particular state. If state law provides you with additional privacy protections, we follow state law.

California Residents:

In accordance with California law, we will not share information we collect about you with companies outside of Luminate Bank, unless the law allows. For example, we may share information with your consent, to service your account, or provide rewards or benefits you are entitled to. We will limit our sharing to the extent required by California law.

Nevada Residents:

We are providing you this notice pursuant to Nevada law. You may be placed on our internal Do Not Call list by calling 833-594-0379 or writing to Luminate Bank, Attn: SVP – Mortgage, Compliance, 2523 Wayzata Blvd S, Suite 100, Minneapolis, MN 55405. Nevada requires that we provide contact information for the state's Bureau of Consumer Protection to all consumers that do business with us. The contact information for the Bureau of Consumer Protection, of the Office of the Nevada Attorney General, is provided below.

Address: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St, Ste 3900, Las Vegas, NV 89101

Phone: (888)434-9989

Email: aginquiries@ag.nv.gov

Website: https://ag.nv.gov/Complaints/File_Complaint/

Vermont Residents:

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 Vermont law.

Additional information concerning our privacy policies can be found at www.Luminate.Bank.com or call 833.594.0379, or email us at opt-in@goluminate.com

North Dakota Residents:

We will not share information we collect about you for nonaffiliated third parties to market to you, other than as permitted by North Dakota law, unless you authorize us to make those disclosures. To opt-in, please call us at 833.594.0379 or email us at opt-in@goluminate.com



Mail-in Form

Mark any/all you want to limit:

- ☐ 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:

Loan Number:

Mail To: Luminare Bank, 2523 Wayzata Blvd S, Suite 100, Minneapolis, MN 55405.ATTN: Privacy Opt-Out

