

U.S. Consumer Privacy Notice

FACTS	WHAT DOES Bay Equity 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?	<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 Assets • Credit history and Income • Retirement assets and Payment history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
--------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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 Bay Equity LLC chooses to share; and whether you can limit this sharing.
-------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Reasons we can share your personal information	Does Bay Equity 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	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	Yes	**see nonaffiliate definition below

To Limit our sharing	<ul style="list-style-type: none"> • Call 800-BAY-EQ03 – direct your request to customer care • Visit us online: WWW.BAYEQ.COM <p>Please note: If you are a new customer, we can begin sharing your information 31 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</p>
-----------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Questions?	Call 800-BAY-EQ03 or go to WWW.BAYEQ.COM
-------------------	--------------------------------------------------------

Who we are	
Who is providing this notice?	Bay Equity LLC
What we do	
How does Bay Equity LLC 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 Bay Equity 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 contact information or • Give us your employment history or • Give us your income information or • 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. See below for more on your rights under state law.</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 – unless you tell us otherwise
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Bay Equity LLC does not share with our affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include mortgage loan originators as outlined under other important information
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"> • Bay Equity LLC does not jointly market.
Other important information	
<p>**Nonaffiliates as it relates to mortgage loan originators:</p> <p>Bay Equity LLC licensed mortgage loan originators may take customer contact information if they choose to leave the company.</p>	
<p>California Residents: We will limit sharing to the extent required by California law, which may differ from the practices described in this notice. CA Residents can also review the CA online privacy statement located on our website found at</p>	

www.bayeq.com

Nevada residents: We are providing you this notice pursuant to state law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by sending email to CustomerCare@bayeq.com. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.bayeq.com or call 1-800- BAY-EQ03.