



# privacy notice

## FACTS

### WHAT DOES COLORADO HOUSING AND FINANCE AUTHORITY (CHFA) 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, and/or
- Credit history and credit scores.

When you are no longer our customer we continue to share information about you 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 CHFA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CHFA 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 nonaffiliates to market to you	No	We don’t share

**Questions?** Call 303.297.chfa (2432), email [privacy@chfainfo.com](mailto:privacy@chfainfo.com), or visit us online at [www.chfainfo.com](http://www.chfainfo.com). You may also access this privacy notice directly at <https://www.chfainfo.com/annual-privacy-disclosure>.

## Who we are

Who is providing this notice?	Colorado Housing and Finance Authority (CHFA)
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## What we do

How does CHFA 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 CHFA collect my personal information?	<p>We collect personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Provide income, employment, and other information to a CHFA Participating Lender under a CHFA loan program;</li> <li>• Make loan payments, including payments by check or ACH transaction;</li> <li>• Apply for loss mitigation or other loan servicing options;</li> <li>• Provide us with your contact information; or</li> <li>• Enter a CHFA contest or sweepstakes.</li> </ul>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness;</li> <li>• Affiliates from using your information to market to you; and/or</li> <li>• Sharing for nonaffiliates to market to you.</li> </ul> <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>

## Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• CHFA does not share with affiliates</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• CHFA does not share with nonaffiliates so they can market to you</li> </ul>
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"> <li>• CHFA does not joint market</li> </ul>

## Other important information

State Laws	Colorado Law may provide you additional rights to limit sharing
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