

# Privacy

VetsLiveFree Privacy and Website Security Policy

**VetsLiveFree is not endorsed or sponsored by the Department of Veterans Affairs or any government agency.**

We Respect Your Privacy

Your privacy matters to us and we recognize the importance of keeping your information secure. Below, you will find details about our privacy policies and how your information is used.

Our privacy policy applies to all consumers, and we encourage you to review this policy to better understand how information we collect is used to provide you with exceptional service.

1. We Use Information You Provide to Help You with not only the VA Loan Process but also to Match you with a Suitable property to Help you reach Your financial Goals.

1. What We Collect

We collect two types of information through this site: Personal and Non-Personal.

## Personal Information

1. We collect some Personal Information including your name, address, phone number, and email address that you submit to us when you inquire about our program. 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. [Click here to download a PDF copy of this Privacy Notice.](#)

Once you are contacted by our team members here are some of the types of personal information we may collect and share.

- Social Security Number
- Credit History
- Credit Scores
- Income
- Employment Information
- Assets

**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 VetsLiveFree chooses to share; and whether you can limit this sharing.

## **Reasons we can share your personal information**

**Does VetsLiveFree share? Can you limit this sharing?** For our everyday business purposes – such as to connect you to VA transaction specialists, maintain your account(s), responds 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 No. We Don't Share For our affiliates' everyday business purposes – information about your transactions and experiences Yes. For our affiliates' everyday business purposes – information about your creditworthiness No We Don't Share. For our affiliates to market to you Yes, this is what you are asking for. For nonaffiliates to market to you No We Don't Share.

### **1. How does VetsLiveFree collect my personal information?**

We collect your personal information when you:

- Submit your information on the contact page.

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

### **1. How can I limit sharing of my personal information?**

Call 1-866-594-5209, our menu will prompt you through your choices.

**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.

### **1. 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.

### **1. Definitions**

#### **Affiliates**

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

## Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. VetsLiveFree does not share personal information with nonaffiliates.

### 1. Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. VetsLiveFree does not jointly market.

### 1. Non-Personal Information

We also collect Non-Personal information which includes, but is not limited to: your IP address, referral data, the web pages you view while visiting our network of sites and your interactions with those pages.

1. We use this information to better accommodate and serve all visitors to our site.
2. We keep this information confidential and will not disclose it to any third-party affiliates. We constantly review and improve our site based on the information provided by our visitors.
3. We utilize “cookies” throughout our site to improve your experience and to help us understand our visitors’ needs. A “cookie” is a small text file that contains your anonymous information and is transferred onto your computer where it is stored, and then allows the website administrator to identify your computer and learn about how you use our web site. A “cookie” will not allow a web site to learn any personally identifiable information, like your name or address that you otherwise would have disclosed. We use cookie information to identify and correct errors on our site and to determine the popularity of pages and to provide you with an excellent resource for VA loans for income earning properties on the internet.
4. We collect other site usage information via Google Analytics and Google’s DoubleClick cookie to serve ads over time based on a user’s prior visits to our website. You may opt out of the DoubleClick cookie by visiting the Google advertising opt out page or you may opt out of Google Analytics by visiting the Google Analytics opt-out page.
5. **California “Do Not Track” Disclosures:** While some Internet browsers have the ability to specify privacy preferences to websites, including requests not to track your usage and browsing history, VetsLiveFree websites do not currently respond to these signals and may continue track your activity on this website and use gathered information as provided in this policy.

### 1. How We Use Your Submitted Information

1. As a result of submitting your telephone number and your request to receive more information on a loan, you will receive a call from a VA Home Loan Specialist. We may contact you directly by phone and/or email as a result of your request, even if the number you supplied is on the National Do Not Call registry. If, however, after you have submitted your information to us and you no longer wish

that we contact you at the phone numbers provided, you may instruct us to place you on our internal “do not call” list by calling us at 1-866-594-5209.

2. You may choose what information to provide us. You may choose to withhold certain information, but this may affect your ability to use certain features of our website. We encourage consumers to disclose all pertinent information so we can provide a high level of customer service and offer the best services for you.
- VetsLiveFree may periodically send you complimentary materials including newsletters, commercial offers, instructional videos or other information if you choose to provide us an email address. By providing your email address or submitting a request for more information that includes your email address, you have opted to receive these materials from us. If you desire to stop receiving these materials, please email [service@vetstolivefree.com](mailto:service@vetstolivefree.com) with the specific request.
1. This site is intended for individuals age 18 and older.
  1. How We Share your Information
    1. With your express permission, VetsLiveFree may share certain information with one or more of our trusted affiliates and nonaffiliates to aid with your home buying process.
    2. We may be required to disclose certain personal information resulting from a properly served request from a federal or state law enforcement or other governmental agency as a result of a subpoena, court order, in order to exercise our legal rights, to protect our company or employees from threats or fraud, to protect us from legal claims, or as otherwise required by law. We may raise or waive any legal rights available to us. This information may also be disclosed in the event of a merger or sale of the company, an asset sale, or the unlikely event of bankruptcy.
  2. Opt-Out Provisions
    1. Once you submit your information to VetsLiveFree it may not be retracted. You will be contacted by a representative after you submit a request through our site or an affiliate site.
    2. Pursuant to Title V of the Gramm-Leach-Bliley Act, you may “opt out” from dissemination of any of your non-public personal information collected by VetsLiveFree. You will receive notice of this policy upon initiation of a customer relationship with us. Additionally, if the policy is amended, we will notify all current customers of the changes.
- If you maintain a customer relationship with VetsLiveFree or its affiliates for a period longer than a year, you will also receive annual notice of your right to “opt out” in addition to the initial notice.
1. Unless a consumer opts out, we may disclose any of the personal information that we collect from our customer or former customer to non-affiliated third party entities as permitted by federal and state law. If this policy is amended, customers will have an additional opportunity to opt out at the time the new policy is received.

2. We comply with all relevant state and federal laws regarding the safeguarding of your personal information. Maintaining the security of your information is a top priority at VetsLiveFree, so please contact us with any questions or concerns that you have regarding this policy.

**WE DO NOT DISCLOSE ANY NON-PUBLIC PERSONALLY IDENTIFIABLE INFORMATION ABOUT YOU TO ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW**

- We restrict access to your stored non-public personal identifiable information to those employees that need to know this information in order to provide our services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations in order to guard your information against unauthorized access.
- To opt out, you should contact a VetsLiveFree customer service representative by calling 1-866-594-5209 or by mailing a written request to our mailing address listed below. Please include in your request an indication of which information (either specific or all-inclusive) that you do not wish to be shared with any nonaffiliated third party entities.

**Please write to us at:**

Customer Service  
VetsLiveFree  
836 Middlefield Drive  
Petaluma, CA 94952

2. Our Secure System Protects You

1. Once you have entrusted your data to us, VetsLiveFree uses firewalls and layers of security systems to help protect your information when we store it. These systems are designed to protect our customers' information from potential hackers or others who may wish to inappropriately access your personal information. Only authorized employees have the ability to access your personal information, and they may only do so when helping serve your needs as our customer.
2. We understand that online customers must be assured that their information will be kept secure, but understand that no system is completely secure and we cannot guarantee that your information will remain safe. You, as a consumer, should always safeguard your information and protect yourself from potential identity fraud. Rest assured that VetsLiveFree does everything in its power to protect your privacy.

3. General Policy Provisions

1. The policies and practices described in this disclosure are subject to change, but we will communicate any such changes to you as required by law. We encourage you to periodically review our privacy policy for any changes.

2. You may receive copies of this privacy policy as well as the terms and conditions by sending an email detailing your request to [service@vetlivefree.com](mailto:service@vetlivefree.com) or by sending a written request to:

Customer Service  
VetsLiveFree  
836 Middlefield Drive  
Petaluma, CA 94952

1. We reserve the right to change this Policy at any time without further notification. Please check our website periodically for the most recent version of our Privacy Policy.

**VetsLiveFree (Last Updated: April 4, 2016)**