



# AAA Financial Corporation

## *“Your Bi-weekly Mortgage Payment Company”*

### Privacy and Security Policy

#### **Our Commitment to Privacy**

AAA Financial Corporation is committed to treating and using personal information about you in a responsible manner. We maintain the highest privacy and security procedures in order to prevent any unauthorized access to confidential information about you. Your privacy is important to us. That is why we have made a commitment to meet the programs' strict requirements regarding how we treat your information. This notice explains our information practices and the choices you can make about the way your information is collected and used.

#### **The Information We Collect**

This notice applies to all information collected to properly manage your account. We will request specific information from you when you:

- Request more information about our products and services.
- Wish to calculate how much you'll save by paying your mortgage biweekly.
- Choose to enroll in The Mortgage Savings Program™.
- Need to make changes to your account.
- Call and speak with Customer Service in regards to questions about your account.

When you request more information, we may ask you to provide some of the following: your name, address, e-mail address, and your daytime and evening phone numbers where we can most likely reach you. This information is collected for verification and follow-up purposes.

To calculate how much you will save by being on The Mortgage Savings Program™, we ask for your mortgage data such as your original loan amount, loan balance, term, interest rate, payment breakdown and the type of mortgage you have. This information allows the calculator to determine specifically how much you will benefit from paying your mortgage biweekly.

When you enroll in The Mortgage Savings Program™, we ask you for your mortgage information, bank account information, lender information and personal information such as your social security number which acts as your personal identification number. This information allows us to collect and make payments to your lender on your behalf.

When needing to make changes to your account in writing, we ask you to provide your name, address, enrollment or social security number, your daytime phone number as well as all the information that needs to be changed to your account. This information is used to verify the person corresponding with us is the account holder(s) or is authorized to make the changes needed.

When you need to call and speak with Customer Service in regards to questions on your account, we will ask you to verify your name, social security number, address, phone number and e-mail address to ascertain that we are talking to the account holder(s). We may also need to discuss your mortgage data depending on the questions you have.

#### **The Way We Use Information**

We use the information you provide about yourself to assist us in supporting our relationships with you and administering your mortgage payments.

We use information such as your name, address, phone number and e-mail address to keep your information updated as well as perform our services on your behalf. We use your bank and lender information to perform electronic transactions and make payments on your behalf.

Third party vendors or agents who have access to your information are required to keep your information confidential and not use it for any other purpose than to carry out the services they have contracted to perform with AAA Financial Corporation. All parties who provide service or support for our company have agreed to comply with our security and privacy standards and all applicable state laws.

#### **Our Marketing Policy & Use of Your Information**

From time to time, we may send you information about any changes or additions to the products and services we feel may be of interest to you. Only AAA Financial Corporation or a third party vendor working under confidentiality agreements will send you this information. If you do not wish to receive any of this type of information, you may opt-out at any time by contacting us by email at [opt-out@aaafinancial.com](mailto:opt-out@aaafinancial.com) or calling us at (954) 344-2530; however, we will reserve the right to contact you regarding any information that may relate to servicing your mortgage payments.

#### **Our Commitment to Data Security**

Because security is our main concern, we use the most sophisticated technology available to protect the confidentiality of your account information and any online transactions. We secure all data accessed by current customers via SSL Technology (Secure Socket Layer). This technology scrambles and encrypts your personal information during transmission so it's virtually impossible for anyone but our company to decipher it. This technology gives you the security and confidence to order or place change requests

online. Any changes to account or debit information submitted online are sent as a request for information to be changed. Except for personal profile, no information will be directly updated via the internet.

We use a validated security certificate from a major certificate issuer. Please visit our website at [www.aaafinancial.com](http://www.aaafinancial.com) to view more information regarding our security certificate. You will know you are in a secured area on our site when your internet browser shows a locked padlock symbol.

### **How You Can Access or Correct Your Information**

Your biweekly enrollment information is accessible via the internet for review and/or editing. To protect your privacy, your personal information can only be accessed by using your unique username and password. This information has also been encrypted using SSL Technology. You may also access your information by calling into Customer Service at (954) 344-2530 and speak with a customer service representative.

Not all personal information may be edited online. If the information you need to change is not available online, you will need to complete a MSP™ Change form. In order to protect your biweekly servicing from interruption, we may require you to contact us to make certain changes. To protect your privacy and security, we will also take reasonable steps to verify your identity granting access or making certain corrections.

### **How to Contact Us**

Should you have any questions or concerns regarding these privacy policies, please feel free to contact Customer Service at (954) 344-2530 or e-mail at [privacy@aaafinancial.com](mailto:privacy@aaafinancial.com).