

**PENNSYLVANIA HOUSING FINANCE AGENCY****POLICY REGARDING THE CONFIDENTIALITY  
OF CUSTOMER INFORMATION****Introduction**

In the course of providing affordable housing and loan products throughout the Commonwealth, the Pennsylvania Housing Finance Agency (PHFA) obtains personal information, of both a financial and nonfinancial nature, from its customers. This information is maintained on our computer systems and is used by PHFA employees to service loans and to perform other job-related duties.

At PHFA, protecting your privacy is important to us. Although the law may not require us to do so, we want to provide you with a statement regarding how we treat information received from our customers. We wish to assure that information about you is used professionally in the normal course of PHFA business and that we do not disclose confidential information about you to unauthorized parties. If you have specific comments or questions regarding PHFA's privacy policy, please contact us.

**Use of Confidential Information**

Unauthorized disclosure of customer information is considered a serious matter, even if done inadvertently. PHFA employees are instructed to use customer information only for legitimate business purposes and to not discuss customer information among themselves unnecessarily. Employees should never discuss customer information or business matters outside the office. PHFA employees having access to customers' Social Security numbers, addresses, telephone numbers and any other personal information may not use that information to contact the customer for any reason other than the business of PHFA. Breaching customer confidentiality is taken very seriously by PHFA and may result in employee discipline including dismissal.

**Disclosing Customer Personal Financial and Nonfinancial Information**

Customer personal financial information including, but not limited to, tax returns, income and expense information, loan account balances, payroll information, assets and liabilities may be released only to the customer, any applicable joint homeowner, co-maker or co-signer or persons who are authorized in writing to receive such information. Likewise, customer's personal nonfinancial information including, but not limited to, home and business addresses, telephone numbers and fax machine numbers may be released only to the customer, any applicable joint homeowner, co-maker or co-signer or persons who are authorized in writing to receive such information.

Release of any customer information (whether financial or nonfinancial) to anyone other than these parties is strictly prohibited, unless PHFA is obligated to provide such information by contract, law or regulation (e.g. credit reporting agencies, consumer dispute resolution agencies, subpoenas, federal or state investigative entities or as otherwise required by federal, state or local laws, regulations or reporting requirements) or unless such disclosures are necessary or appropriate for PHFA to service your account and conduct business.

For instance, some customer information must be disclosed to secondary mortgage entities such as Fannie Mae, to federal or private mortgage insurance or guarantee programs, to local taxing bodies or to judicial authorities. Likewise, we may from time to time disclose customer information to businesses that help us process or service your transactions or accounts (including businesses that print and mail your invoices and account statements), and we may disclose customer information to businesses, such as financial or educational institutions or marketing firms to assist us in evaluating our programs and in marketing our loan programs or related loan products. Any private vendors, suppliers or businesses will be restricted in their use of customer information to the performance of the specific service we have requested and will be contractually obligated to maintain strict confidentiality.

PHFA does not sell information about you to anyone.