

**FACTS****WHAT DOES BCI ENTERPRISES  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>• Social Security Number and Income</li> <li>• Account Balances and Payment History</li> <li>• Credit History and Credit Scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 <b>BCI Enterprises</b> chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does BCI Enterprises Share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes –</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing purposes with other financial companies</b>	<b>NO</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	<b>YES</b>	<b>NO</b>
<b>For our affiliates to market to you</b>	<b>YES</b>	<b>NO</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>NO</b>

<b>Questions?</b>	Call (203) 439-9400 Ext. 421 or call toll-free 1-866-224-2677 Ext. 421
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Who we are	
<b>Who is providing this notice?</b>	BCI Enterprises, BCI Financial Corp., BCI Financial Mortgage Corp. dba Constitution Mortgage and CT Reverse Mortgage
What we do	
<b>How does BCI Enterprises protect my personal information?</b>	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.
<b>How does BCI Enterprises collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan or give us your income information</li> <li>• Show your driver's license or provide your mortgage information</li> <li>• Provide employment information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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</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.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a common corporate identity of BCI Enterprises; financial companies such as BCI Financial Corp., BCI Financial Mortgage Corp, &amp; CT Reverse Mortgage.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include mortgage banking companies, insurance companies, brokerage companies, finance companies and banks.</i></li> </ul>
<b>Joint marketing</b>	<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>• <i>BCI Enterprises does not jointly market</i></li> </ul>
Other important information	
NONE	