

This privacy policy ("Policy") sets out how NFM, Inc. dba NFM Lending ("NFM") uses and protects any information that you give NFM Lending when you are using this website, www.nfmsalute.com.

This Website

This website is owned, managed, and maintained by NFM Lending. By using this website, www.nfmsalutes.com, you consent to this Policy.

Protecting the Confidentiality of User Information:

We take our responsibility to protect the privacy and confidentiality of our users' information very seriously. We maintain physical, electronic, and procedural safeguards that comply with state and Federal standards to store and secure information about you from unauthorized access, alteration, and destruction. NFM Lending control policies, for example, authorize access to customer information only by individuals who need access to do their work.

In the event that you are selected as a NFM Salute of the Month, the charity chosen to receive the donation may receive information about you provided in the application on this website. The charities NFM Lending works with are governed by their own privacy policies. NFM Lending can only regulate the information we provide to these charities, not how that information is used. For more information on how these charities use and protect the information provided to them, you must visit their websites.

Who Is Covered by the Policy?

We provide our Policy to users when they interact with our website, www.nfmsalute.com. If we change our privacy policies to permit NFM Lending to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance.

How and What Information We Gather

When you use www.nfmsalute.com, we may obtain information from you from the following sources:

- Online contact forms (such as name, email address, phone number);
- The NFM Salute Nomination form (such as name, address, email address, phone number, title, rank, military status, years of service, etc.);
- Website page visits, web browser, and blog post comments (such as non-personal information which includes date, time, location, and cookies).

Information Collected When Using This Website

We do not access information about your identity while you use our website. Until you submit a nomination or contact form, your personal information will remain anonymous to us. We only collect information on the date, time, location, and activity on the website.

Cookies

NFM, Inc. does business as NFM Lending. NFM, Inc. is an FHA-Approved Non-Supervised Mortgagee (19951-0018-0 and 19951-0000-7), Veterans Affairs Automatic Lender (659985-00-00) under the trade name NFM Lending, approved Fannie Mae Seller/Servicer (26859-000-5), approved Freddie Mac Seller/Servicer (183149), and approved Ginnie Mae Issuer/Servicer (4365). For NFM's licensing information, please go to www.nfm lending.com/licensing. NFM, Inc.'s Nationwide Mortgage Licensing System (NMLS) Company Identifier Number is 2893. NFM, Inc. is not affiliated with, or an agent or division of, a governmental agency or a depository institution.

Cookies are small text files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the sites or service providers systems to recognize your browser and capture and remember certain information.

We use cookies to make it easier to navigate our site, to understand and save your preferences for future visits, keep track of advertisements, and compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future. We may contract with third-party service providers to assist us in better understanding our site visitors. These service providers are not permitted to use the information collected on our behalf except to help us conduct and improve our business.

If you reject cookies, you may still use our site, but your ability to use some areas of our site will be limited. For further information on cookies please visit <http://www.aboutcookies.org>.

What Information We Share

In the event that you are chosen as a NFM Salute of the Month, NFM Lending may disclose information we have collected about you with the charity you choose to donate to, such as your name, title, rank, contact information, any awards or honors you may have received during the course of your service, etc. NFM Lending will also feature your name, title, rank, awards, and the biography that you submit to us on www.nfmsalute.com.

How We Protect Your Personal Information and Your Privacy

We restrict access to non-public personal information about you to those employees who we determine need to know that information to communicate with you with regards to NFM Salute. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your non-public information.

Links to Other Sites

Our site includes links to other websites whose privacy policies and practices may differ from those of NFM. If you submit personal information to any of those sites, your information is governed by their privacy statements and we are not responsible for how your information is used or stored. We encourage you to carefully read the privacy statement of any website you visit.

Public Posts

Our website offers publicly accessible blogs. You should be aware that any information you provide as a blog post comment may be read, collected, and used by others who access them. To request removal of your personal information from our blog, contact us at nfmsalute@nfmlending.com.

Contacting

By clicking on any button for submission of information on this website, you are agreeing to receive important notices and other communications from NFM regarding NFM Salute at any telephone number (including a mobile device) or email address you entered. This authorization removes any previous registration(s) on a federal or state Do-Not-Call (DNC) registry or any internal opt-out/unsubscribe requests you may have previously requested with NFM.

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Verification of Information

We may require verification of any information you provide us on www.nfmsalute.com, including but not limited to information about military service, awards, and honors.

California Online Privacy Protection Act Compliance

Because we value your privacy we have taken the necessary precautions to be in compliance with the California Online Privacy Protection Act. We therefore will not distribute your personal information to outside parties without your consent.

Children's Online Privacy Protection Act Compliance

We are in compliance with the requirements of COPPA (Children's Online Privacy Protection Act). We do not collect any information from anyone under 13 years of age. Our website, products, and services are all directed to people who are at least 13 years old or older.

Online Privacy Policy Only

This online privacy policy applies only to information collected through our website and not to information collected offline.

Notification of privacy policy changes

If we decide to change our privacy policy, we will post those changes on this page, and/or update the Privacy Policy modification date below. We encourage you to periodically review this page for the latest information on our privacy practices.

This policy was last modified on 3/20/2016

Opting Out or Updating Personal Preferences

You may choose to opt out from any or all of the ways that your personal information is shared, and how you are contacted in any of the following ways:

- Email us at nfmsalute@nfm lending.com;
- Call us at your toll free number, 888-233-0092;
- Write to us via U.S. mail to the address below indicating your contacting preferences or opt out request, including your name and address:

NFM Lending
Attn: NFM Salute
505 Progress Drive, Suite 100
Linthicum, MD 21090

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