

FACTS

WHAT DOES SHOGUN ENTERPRISES, INC. dba HEARTH or dba HEARTH BROKERAGE ("HEARTH") DO WITH YOUR PERSONAL INFORMATION?

Why?	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.	
What?	The types of personal information we collect and could share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">▪ Social Security number and income▪ Credit score and credit history▪ Transaction history and payment history	
How?	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 Hearth chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Hearth share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates’ everyday business purposes— Information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes— Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes
To limit our sharing	Send an email to OptOut@gethearth.com , or call us toll-free at 844-675-7372. Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date you received this notice. When you are <i>no longer</i> 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.	
Questions?	Please email support@gethearth.com , or call us toll-free at 844-675-7372.	

What we do

How does Hearth protect my personal information?

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.

How does Hearth collect my personal information?

We collect your personal information, for example, when you

- Give us your income information
- Apply for a loan with one of Hearth's lending partners or provide employment information
- Give us your contact information

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

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. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

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

- *Hearth Home Insurance Solutions, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include financial service providers such as banks and other non-bank lenders and home improvement contractors.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Joint marketing partners could include insurance companies and financial service providers such as banks and non-bank lenders.*

Other important information

California Residents: We will not share your personal information with our affiliates and nonaffiliates for their marketing purposes without your authorization.

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at gethearth.com or by calling toll-free 844-675-7372.

