



# Wisconsin Housing and Economic Development Authority

# WHEDA

## Privacy Notice

FACTS	WHAT DOES THE WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY (“WHEDA”) 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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>- Social Security number and income</li> <li>- account numbers, balances and payment history</li> <li>- credit history and credit score</li> </ul>		
<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 WHEDA chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does WHEDA 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 –		No	We don’t share
For our affiliates’ everyday business purposes – information about your transactions and experiences		No	We don’t share
For our affiliates’ everyday business purposes - information about your creditworthiness		No	We don’t share
For nonaffiliates to market to you		No	We don’t share
<b>Questions?</b>	Call 1-800-562-5546 or send an e-mail to <a href="mailto:servicing@wheda.com">servicing@wheda.com</a>		
What we do			
<b>How does WHEDA 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 WHEDA collect my personal information?</b>	We collect your personal information, for example, when <ul style="list-style-type: none"> <li>- you apply for a loan or process a payment on our website</li> <li>- you pay by check or discuss loss mitigation options with our staff</li> <li>- we process bankruptcy or foreclosure documents</li> </ul> We also collect your personal information from others, such as credit bureaus, or other companies.		
<b>Why can’t I limit all sharing?</b>	Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights to limit sharing.		
Definitions			
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- WHEDA has no affiliates</li> </ul>		
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- WHEDA does not share personal information with nonaffiliates.</li> </ul>		
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>- WHEDA has no joint marketing agreements with nonaffiliates.</li> </ul>		

