

Online Privacy Policy

New Hampshire Housing Finance Authority (New Hampshire Housing) is committed to protecting your privacy. We acknowledge the privacy expectations of people who visit our website and are committed to protecting the confidentiality of your personal information. This Privacy Policy describes how we collect, use and share personally identifiable and other information collected online. This Privacy Policy applies to all New Hampshire Housing websites, blogs, newsletter and email subscription services, including:

www.nhhfa.org;

www.GoNewHampshireHousing.com; and

<http://education.gonewhampshirehousing.com>

By using our websites or by subscribing to our emails, you consent to the data practices described in this Privacy Policy. If you do not agree with the data practices described in this Privacy Policy, you should not use the websites or the email subscription services.

1.0. Important Information

1.1. Changes to this Privacy Policy

We may update this Privacy Policy from time-to-time by posting a new version online. You should check this page occasionally to review any changes. Your continued use of the websites, blogs, the email subscription service, and/or continued provision of personal Information to us will be subject to the terms of the then-current Privacy Policy.

1.2. Right-to-Know Law

New Hampshire Housing is subject to the New Hampshire Right-to-Know law, RSA Chapter 91-A. Under this law, New Hampshire Housing may have a legal obligation to release certain public records (as defined in RSA Chapter 91-A). However, not all information is considered a public record. If required by the Right-to-Know law or ordered by a court, New Hampshire Housing will release information. New Hampshire Housing will protect information that is exempt from the Right-to-Know law, including personal information to the extent permitted by law.

1.3. Contact Us

If you have any questions about this Privacy Policy or our treatment of the information you provide us, please write to us by email at webmaster@nhhfa.org or by mail to New Hampshire Housing, P.O. Box 5087, Manchester, NH 03108.

2.0. Information We Collect

2.1. When You Visit Our Websites

You are free to explore our websites without providing any personal information about yourself. When you visit our websites or register for a blog, newsletter or email subscription service, we request that you provide personal information about yourself and we collect Navigational Information.

2.2. What is Personally Identifiable Information?

This refers to any information that you voluntarily submit to us and that identifies you personally, including contact information, such as your name, email address, address, phone number, and other information about yourself. Personal information can also include information about any transactions, both free and paid, that you enter into on our website, such as registering for a homebuyer seminar or contacting one of our

partners. It may also include any other publicly available information about you that is available on the internet from sources such as Facebook, LinkedIn, Twitter and Google, or information publicly available from service providers.

2.3. How Do We Collect Information Online?

We collect personally identifiable or other information online in a variety of ways. For example, we collect information through:

- Online or mobile applications, forms or data entry fields;
- Cookies; and
- Surveys.

We collect information for different purposes, for example,

- Online marketing or social media purposes; and
- Online Navigational Information.

2.4. Navigational Information

This refers to information about your computer and your visits to our websites, such as your IP address, geographic location, browser type, referral source, length of visit and pages viewed. Please see the Navigational Information section below.

2.5. Information About Children

Our intended audience is adults. The websites are not intended for or targeted at children under 13, and we do not knowingly or intentionally collect information about children under 13. If you believe that we have collected information about a child under 13, please contact us at webmaster@nhhfa.org, so that we may delete the information.

3.0. How Do We Use Information We Collect

3.1. Compliance with Our Privacy Policy

If you have a consumer relationship with us, we may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others; and
- Information we receive from consumer reporting agencies.

The term “consumer” means an individual who obtains, from a financial institution, financial products or services, such as a mortgage, rental assistance and development financing. The collection of nonpublic personal information in this case is often necessary to properly evaluate, maintain and service your account and may occur at various times while you have an account relationship with us. We use the information we collect only in compliance with this Privacy Policy.

3.2. We Never Sell Personal Information

We will never sell your personal information to any third party.

3.3. What Personal Information We Disclose

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law or as otherwise described in this disclosure.

To assist us in offering you services, we may occasionally share nonpublic personal information with companies that provide services to us, such as lenders, our marketing consultants, Realtors, housing

nonprofits and loan servicing companies. These companies act on our behalf and are obligated to keep the information that we provide to them confidential.

In addition, we share information we receive from you on applications or other forms such as your name and contact information with companies who may then contact you from time-to-time to offer products or services which we believe may be of interest to you. If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties (other than disclosures permitted by law) or you do not wish to be contacted concerning products or services by unaffiliated companies, you may direct us not to make those disclosures by contacting us at webmaster@nhhfa.org or by mail to New Hampshire Housing, PO Box 5087, Manchester, NH 03108 or as described in Opting-Out and Unsubscribing below.

3.4. Use of Personal Information

In addition to the uses identified elsewhere in this Privacy Policy, we may use your personal information to: (a) improve your browsing experience by personalizing the websites and to improve newsletter and email subscription service; (b) send information to you which we think may be of interest to you by post, email, or other means; (c) send you marketing communications relating to our business or the businesses of carefully-selected third parties which we think may be of interest to you; and (d) provide other companies with statistical information about our users; but this information will not be used to identify any individual user. We may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, we do not transfer your unique personal information to the third party. In addition, we may share data with trusted partners to contact you based on your request to receive such communications, help us perform statistical analysis, or provide customer support. Such third parties are prohibited from using your personal information except for these purposes, and they are required to maintain the confidentiality of your information.

3.5. Our Former Customers

For our former customers, even though you are no longer a customer, our Privacy Policy will continue to apply to you.

3.6. Use of Navigational Information

We use navigational information to operate and improve the websites and the email subscription service. We may also use navigational information alone or in combination with personal information to provide you with personalized information about New Hampshire Housing.

3.7. Customer Testimonials and Comments

We may post customer testimonials and comments on our websites, which may contain personal information. We obtain each customer's consent via email prior to posting the customer's name and testimonial.

3.8. Service Providers

We employ other companies and people to provide services to visitors to our websites, our customers, and users of newsletter and email subscription service and may need to share your information with them to provide information, products or services to you. Examples may include removing repetitive information from prospect lists, analyzing data, providing marketing assistance, supplementing the information you provide us in order to provide you with better service, and providing customer service. In all cases where we share your information with such agents, we explicitly require the agent to acknowledge and adhere to our privacy and customer data handling policies.

3.9. Security of your Personal Information

Keeping your financial information secure is one of our most important responsibilities. We value your trust and handle your information with care. Our employees access information about you when needed to maintain your accounts or otherwise meet your needs. We may also access information about you when

considering a request from you for additional services or when exercising our rights under the law or any agreement with you.

We maintain physical, electronic and procedural safeguards that comply with standards to guard your nonpublic personal information. Our employees are trained to understand and comply with these information principles.

We use a variety of security technologies and procedures to help protect your personal information from unauthorized access, use or disclosure. We secure the personal information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When sensitive personal information is collected on our websites and/or transmitted to other websites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

3.10. Social Media Features

Our websites may include social media features, such as the Facebook “Like” button and Twitter “follow” button, the “Share This” button, or interactive mini-programs that run on our sites. These features may collect your IP address and which page you are visiting on our sites, and may set a cookie to enable the feature to function properly. Social media features are either hosted by a third party or hosted directly on our websites. This Privacy Policy does not apply to these features. Your interactions with these features are governed by the privacy policy and other policies of the companies providing them.

3.11. Inbound Marketing Tools

We may use third party inbound marketing tools, such as HubSpot, to better serve and understand our customers’ needs. When using an inbound marketing tool such as HubSpot, New Hampshire Housing will implement security policies to:

- Set up protocols and guidance on who has access to a customer’s personal information gathered by HubSpot;
- Ensure that personal information found within HubSpot is secure; and
- Ensure that any personal information captured by HubSpot is only used for purposes stated in our Privacy Policy.

3.12. External Websites

Our websites may provide links to other websites. We do not control and are not responsible for the content or practices of these other websites. Our provision of such links does not constitute our endorsement of these other websites, their content, their owners, or their practices. This Privacy Policy does not apply to these other websites, which are subject to any privacy and other policies they may have.

3.13. Public Forums

We may offer publicly accessible message boards, blogs, and community forums. Please keep in mind that if you directly disclose any information through our public message boards, blogs, or forums, this information may be collected and used by others. We will correct or delete any information you have posted on the websites if you so request, as described in Opting-Out and Unsubscribing below.

3.14. Retention of Personal Information

We retain personal information that you provide us as long as we consider it potentially useful in contacting you about services, and we then securely delete the information. We will delete this information from the servers at an earlier date if you so request, as described in Opting-Out and Unsubscribing below. If you provide information to a third party, as part of your use of our website, the third party will decide how long to retain the personal information they collect from you.

3.15. Compelled Disclosure

There may be circumstances when we may need to use or disclose your personal information if required by law or if we reasonably believe that use or disclosure is necessary to protect our rights or to comply with a law, court order, or legal process.

4. Navigational Information

4.1. Cookies

We use cookies to help personalize your online experience. A cookie is a text file that is placed on your hard disk by a web server. Cookies are not used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you. One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the web server that you have returned to a specific page. For example, a cookie helps us to recall your specific information on subsequent visits. When you return to the same website, the information you previously provided can be retrieved, so you can easily use the website.

We use cookies to tell us:

- What pages you visit and actions you take;
- The address of websites and advertisements that link to our websites;
- Keywords used for searches that brought you to our websites;
- Your browser version and operating system;
- Your Internet Protocol (IP) address;
- Your Internet Service Provider (ISP); and
- The region from which you connect to our site.

We also use session cookies as a type of digital signature to identify your current session to our web server.

We also use cookies to determine how many people visit our websites, and which sections of the sites are visited most frequently. This helps us to understand what types of information are most useful to our website visitors so that we can improve our websites and make it easier for our website visitors to access information.

If we send you email for marketing purposes, the email may contain one or more web links to our website or a third party website operated by one of our business partners. Such web links may be encoded with reference information, such as cookies, which allows us to identify you online but will never contain information that would tell a third party who you are. Examples of this kind of information are your name, address, social security number, account number, telephone number or email address.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of our website or websites you visit. New Hampshire Housing keeps track of the websites and pages you visit in order to determine what portion of our website is the most popular. This data is used to deliver customized content and promotions within New Hampshire Housing to customers whose behavior indicates that they are interested in a particular subject area. Also, if you adjust your browser settings to refuse cookies, you may still receive some online advertising from us, but that advertising will not be based on your browser preferences or products that you hold with us.

4.2. Online Surveys

We may use online surveys. When you respond to an online survey question, we may use your answer or any opinions or information that you volunteer to improve our products or services. We may also use your response to develop, publish, share or otherwise disclose statistical or aggregated survey results.

Based upon your response, we may provide you with information about products or services that may be of interest to you.

4.3. Log Files

We may collect demographic information, such as your ZIP code, age, gender, preferences, interests and favorites using log files that are not associated with your name or other personally identifying information. There is also information about your computer hardware and software that is automatically collected by us. This information can include, your IP address, browser type, domain names, access times and referring website addresses. This information is used by New Hampshire Housing for the operation of marketing purposes, to maintain quality of information being provided, and to provide general statistics regarding use of our website. For these purposes, we may link this automatically-collected data to personal information such as name, email address, address, and phone number.

4.4. Clear Gifs (Web Beacons/Web Bugs)

We may employ a software technology called clear gifs (a.k.a. Web beacons/Web bugs), that help us better manage website tracking by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs are embedded invisibly on web pages or in emails and are about the size of the period at the end of this sentence. We may use clear gifs in our HTML-based emails to let us know which emails have been opened by recipients. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing campaigns. We tie the information gathered by clear gifs in emails to our customers' personal information. If you would like to opt-out of these emails, please see "Opting-Out and Unsubscribing."

4.5. Navigational Information Collected by Third Parties

Information referred by you through our website to third parties may contain navigational information. New Hampshire Housing does not control the third parties' use of the information they collect or how they use it.

4.6. Advertising

We may partner with a third party ad network to either display advertising on our website or to manage our advertising on other sites. Our ad network partner uses cookies and Web beacons to collect non-personally identifiable information about your activities on this and other websites to provide you targeted advertising based upon your interests. If you wish to not have this information used for the purpose of serving you targeted ads, you may opt-out by clicking here <http://preferences.truste.com/>. Please note this does not opt you out of being served advertising. You will continue to receive generic ads.

4.7. Third Party Tracking Technologies

The use of cookies and Web beacons by any tracking utility company is not covered by our privacy policy. We do not have access or control over these third party tracking technologies. This may include, but is not limited to, services such as HubSpot.

5. Opting Out and Unsubscribing

5.1. Reviewing, Correcting and Removing Your Personal Information

If you provide us with your personal information, you have the following rights with respect to that information:

- To review the user information that you have supplied to us;
- To request that we correct any errors, outdated information, or omissions in user information that you have supplied to us;
- To request that your user information not be used to contact you;
- To request that your user information be removed from any solicitation list that we use;

- To request that your user information be deleted from our records; and
- To opt out of being solicited by New Hampshire Housing or third parties.

To exercise any of these rights, please contact us at webmaster@nhhfa.org or by mail to New Hampshire Housing, PO Box 5087, Manchester, NH 03108. We will promptly change, correct, or delete your information and notify you of the action we have taken.

5.2. Website Terms of Use

New Hampshire Housing reserves the right to change the terms, conditions and notices under which this website is used. As a condition of your use of the website, you warrant to New Hampshire Housing that you will not use the New Hampshire Housing website for any purpose that is unlawful or prohibited by these terms, conditions, and notices. You may not use the website in any manner which could damage, disable, overburden, or impair the website or interfere with any other party's use of the website.

Product and service offers, rates, terms, and other information provided herein are subject to change without notice. Although every effort has been made to ensure the accuracy, currency and reliability of the content of these pages, New Hampshire Housing accepts no responsibility in that regard. The information provided in the mortgage calculators are estimated, and provided for your interactive enjoyment. For more information about New Hampshire Housing's Terms of Use policy, see <http://www.nhhfa.org/terms-of-use.cfm>.

5.3. To Unsubscribe from Our Communications

You may unsubscribe from our marketing communications by clicking on the "unsubscribe" link located on the bottom of our emails, or by sending us an email at webmaster@nhhfa.org, or by mail to New Hampshire Housing, P.O. Box 5087, Manchester, NH 03108. Customers cannot opt out of receiving transactional emails related to their account with us.

5.4. To Unsubscribe from Third Party Communications

Our third party partners are solely responsible for their own marketing emails and other communications; we cannot unsubscribe you from their communications. You can unsubscribe from our partners' marketing communications by clicking on the "unsubscribe" link located on the bottom of their emails, or by contacting them directly.

5.5. Disclaimer

The website and all material contained on the website are provided on an "as is" and "as available" basis without warranties of any kind, either expressed or implied, including without limitation warranties of merchantability, fitness for a particular purpose, non-infringement, and freedom from computer viruses, and the accuracy, reliability, and usefulness of the website or website content. You acknowledge, by your use of the website, that your use of the website is at your sole risk, which you assume full responsibility for all costs associated with your use or inability to use the website, and that New Hampshire Housing will not be responsible for any damages of any kind related to your use of the website. You agree to indemnify, defend and hold harmless New Hampshire Housing and its respective officers, employees, and agents from any and all loss, cost, expense, claim, damages, and liability related to or associated with your use of the website and any violation by you of these terms.

In addition to the foregoing, you are also put on notice that New Hampshire Housing is subject to the New Hampshire Right to Know Law which may supersede in certain circumstances any confidentiality representations made herein.