



## IMPORTANT PRIVACY INFORMATION FOR CONSUMERS

<b>FACTS</b>	<b>WHAT DOES PINNACLE CAPITAL MORTGAGE CORPORATION (PCM) DO WITH YOUR PERSONAL INFORMATION?</b>
<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 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. The information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and credit history</li> <li>• credit scores and employment information</li> <li>• income and payment history</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 Pinnacle Capital Mortgage Corporation (PCM) chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Pinnacle Capital Mortgage Corporation (PCM) 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	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>QUESTIONS?</b>	Call 916.865.2000
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WHAT WE DO	
How does Pinnacle Capital Mortgage Corporation (PCM) 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 Pinnacle Capital Mortgage Corporation (PCM) collect my personal information?	<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>• provide account information or provide employment information</li> <li>• show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
Why can't I limit all sharing?	<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 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>Pinnacle Capital Mortgage Corporation (PCM) does not have any affiliates.</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>Pinnacle Capital Mortgage Corporation (PCM) does not share with nonaffiliates so they can market to you.</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>Pinnacle Capital Mortgage Corporaion (PCM) doesn't share your information for this purpose.</i></li> </ul>
<b>Other Important Information</b>	<p>At this time Pinnacle Capital Mortgage Corporation does not disclose your non-public personal information with affiliates for any purpose not permitted by State or Federal law. By law, your non-public personal information that is derived from you transactions and experiences with us may be shared among PCM and its affiliate for purposes related only to the processing of the mortgage transaction you have requested. This disclosure of our privacy policy will remain in effect unless we modify it. If our policy changes, we will provide you with an updated privacy notice with an opportunity to limit the sharing of your personal information.</p>