



## Privacy Notice

<b>FACTS</b>	<b>What does Michigan Saves 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 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>	<p>The type of personal information we collect and share depends on the product or service. This information can include:</p> <ul style="list-style-type: none"> <li>• Identifiers (name, address, email, phone number)</li> <li>• Loan and financial information (loan amount, payment history, credit score, debt-to-income ratio)</li> <li>• Project and contractor information related to financed improvements</li> <li>• Account credentials and platform usage data</li> <li>• Technical data (IP address, browser type, device information)</li> </ul> <p>This information may include nonpublic personal information (“NPI”) as defined under the Gramm-Leach-Bliley Act (GLBA).</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 Michigan Saves chooses to share; and whether you can limit this sharing.

Reason for Sharing	Does Michigan Saves Share?	Can You Limit This Sharing?
<b>For everyday business purposes</b> , such as taking and processing your loan application and credit bureau, managing your project, responding to court orders and legal investigations	Yes	No
<b>For Service Providers</b> that maintain Michigan Saves’ technology platforms, such as LOS and NGEN	Yes	No
<b>For Program Sponsors</b> that use NGEN to manage aspects of funded projects, such as permits, work scopes, etc.	Yes	No
<b>For Michigan Saves marketing purposes</b>	Yes	Yes
<b>For Joint Marketing with other financial companies</b> , such as Michigan Saves Joint Marketing with authorized Lenders	No	N/A
<b>For Michigan Saves’ Affiliates everyday business purposes</b> – information about your transactions, experiences, and credit worthiness	No	N/A
<b>For our Affiliates to market to you</b>	No	N/A
<b>For Non-Affiliates to market to you</b>	No	N/A

<b>To Limit Sharing</b>	<p>Call 517-484-6474 or email <a href="mailto:info@michigansaves.org">info@michigansaves.org</a></p> <p>If you are a new customer, we can begin sharing your information 30 days from the date that you enter one of our technology platforms. When you are no longer 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.</p>
<b>Questions?</b>	Call 517-484-6474 or email <a href="mailto:info@michigansaves.org">info@michigansaves.org</a>



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Who We Are	
Who is providing this notice?	Michigan Saves is a 501(c)(3) nonprofit organization that licenses and operates technology platforms used by Program Sponsors, Lenders, Contractors, and their staff to administer financing programs for Qualifying Projects.
What We Do	
How does Michigan Saves protect my personal information?	<p>Michigan Saves maintains a comprehensive IT and Cybersecurity Policy that includes:</p> <ul style="list-style-type: none"><li>• Administrative safeguards (policies, training, access controls)</li><li>• Technical safeguards (encryption, authentication, monitoring)</li><li>• Physical safeguards (secure facilities and systems)</li></ul> <p>Michigan Saves safeguards are designed to protect customer information in compliance with the GLBA Safeguards Rule. We also require our Service Providers to safeguard personal information and use it only for authorized purposes.</p>
How does Michigan Saves collect my personal information?	<p>Michigan Saves collects your personal information when:</p> <ul style="list-style-type: none"><li>• Users register for and use our Technology Platforms</li><li>• Lenders, Contractors, or Program Sponsors input borrower and project data</li><li>• You communicate with us for support or services</li><li>• You interact with our Platforms (including through cookies and similar technologies)</li></ul>
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 Non-Affiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account



**Michigan Saves**<sup>®</sup>

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Definitions	
Affiliates	Companies related by common ownership or control. Michigan Saves' only affiliate is the Fund for Energy Efficiency.
Contractors	Companies authorized by Michigan Saves to offer Michigan Saves' financing products and install qualifying equipment
Data Warehouse	A centralized, digital repository that aggregates Michigan Save data from NGEN, LOS, and lender reports. The data warehouse is connected to NGEN by an application programming interface or API.
GLBA Safeguards Rule	A federal cybersecurity and data protection regulation issued under the Gramm-Leach-Bliley Act (GLBA) that requires financial institutions to develop, implement, and maintain a comprehensive information security program to protect customer information.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you
Lenders	Residentially or commercially focused credit unions, banks, or capital providers that are authorized by Michigan Saves to provide loan capital for qualifying projects
Loan Origination System (LOS)	Proprietary software from defi Solutions that accepts loan applications from borrowers and/or co-borrowers, pulls a credit bureau for the borrower and/or co-borrower, and evaluates the loan application and credit bureau against established underwriting criteria to determine if the borrower and co-borrower qualify for financing through a Michigan Saves lender.
NGEN	A proprietary project management system that contractors, lenders, program sponsors, and Michigan Saves use to manage loan applications and qualifying projects. NGEN is linked to the data warehouse and the LOS by an API.
Non-Affiliates	Companies not related by common ownership or control
Program Sponsors	Government agencies that sponsor specific Michigan Saves financing programs, such as the Lead Poisoning Prevention Fund or the Septic Replacement Loan Fund. Program sponsors have access to project and borrower information in NGEN.
Qualifying Equipment	Any equipment or service that meets Michigan Saves' minimum requirements
Qualifying Projects	Any project where a borrower has been approved for financing to install qualifying equipment
Service Providers	Third-party entities that provide services to Michigan Saves, such as, but not limited to, IT and legal
Technology Platforms	Technology systems, such as, but not limited to: NGEN, the data warehouse, or LOS