

PennyMac Financial Services, Inc. (PFSI) Online Privacy Notice

PennyMac Financial Services (PFSI) and its affiliates (collectively, "PennyMac", "we," "us," "our") are committed to protecting the privacy of our customers and visitors (collectively, "you") when using PennyMac's websites, mobile applications, or accounts that PennyMac operates on social media sites, and any other online interactions you may have with PennyMac.

Consumer Privacy Notice

We collect, use, and share information from or about you in accordance with the [PennyMac Consumer Privacy Notice](#) and the [California Privacy Notice](#), which provides choices regarding the use and sharing of your information.

If you visit one of our PennyMac facilities, we may also collect information from you in accordance with the [Privacy Notice for PennyMac Office Visitors who are California Residents](#).

What Information Is Collected?

We may collect personal information you provide via applications, forms, surveys, or other online fields including name, address, account number, social security number, email address, and telephone number.

We may also collect and store other non-personal information about your use of our sites and services, such as your IP address, web browser name and version, operating system, computer location, date and time of visit, and the web pages visited. Such information may be collected about how and when you use our Sites.

How Is This Information Used?

We may use your information in accordance with applicable laws, such as:

- Providing customer support, processing transactions, and responding to your inquiries;
- Sending you important information and updates regarding sites, products and services;
- Delivering marketing communications that we believe may be of interest to you, including, advertisements or offers tailored to you;
- For business purposes, including data analysis, audits, developing and improving products and services, enhancing the site, identifying usage trends and determining the effectiveness of promotional campaigns;
- For risk control, fraud detection and prevention, compliance with laws and regulations, and accordance with other legal process and law enforcement requirements;
- For any other purposes that we may specifically disclose at the time you provide or we collect your information; and
- Operate, provide, improve, and maintain our sites and services and offer tailored content.

Who Will Have Access To Your Information?

Refer to the [PennyMac Consumer Privacy Notice](#) and the [California Privacy Notice](#) for additional details on how your personal information may be shared with affiliates and third parties.

Cookies and Other Online Technologies

We may collect non-personal information by using cookies and pixel tags. A cookie is a small piece of information that a website can send to your browser and may then be stored on your computer's hard drive. It acts as an anonymous tag that identifies your computer, but not you personally.

A pixel tag, also known as a clear GIF or web beacon, is an invisible tag placed on certain pages of our website but not on your computer. When you access these pages, pixel tags generate a generic notice of that visit. They usually work in conjunction with cookies, registering when a particular computer visits a particular page. If you turn off cookies the pixel tag will simply detect an anonymous website visit.

You may set your browser to warn you when placement of a cookie is requested, and decide whether or not to accept it. However, some of the features available on the site may not function properly if your cookies are disabled.

Google Analytics and Adobe Analytics

We may use tools called "Google Analytics" or "Adobe Analytics" to collect non-personal information about use of our sites. These tools collect information such as how often users visit a site, what pages they visit, when they do so, and what other sites they used prior to coming to this site. We use the information we get from these tools only to improve this site. Google Analytics and Adobe Analytics collect only the IP address assigned to you on the date you visit this site, rather than your name or other identifying information. We do not combine the information collected through the use of these tools with personally identifiable information. Although Google Analytics and Adobe Analytics plant a permanent cookie on your web browser to identify you as a unique user the next time you visit this site, the cookie cannot be used by anyone but Google or Adobe. Google's ability to use and share information collected by Google Analytics about your visits to this site is restricted by the [Google Analytics Terms of Service](#) and the [Google Privacy Policy](#). Adobe's ability to use and share information collected by Adobe Analytics about your visits to this site is restricted by [Adobe Analytics Terms of Service](#) and the [Adobe Privacy Policy](#). You can prevent Google Analytics and Adobe Analytics from recognizing you on return visits to this site by disabling cookies on your browser.

How Long Do We Keep Information?

We will retain your information for the period necessary to fulfill the purposes outlined in this Online Privacy Policy unless a longer retention period is required or permitted by law.

"Do Not Track" Features

Your Internet browser may offer a 'Do Not Track' feature allowing you to tell us you want to opt out of tracking for some purposes. We may not separately respond to or take any action in response to a 'Do Not Track' setting in your Internet browser.

Linking To Other Sites

We may provide links to third party sites, such as credit bureaus, service providers or merchants. If you follow links to sites not affiliated or controlled by PennyMac, you should review their privacy and security policies and

other terms and conditions, as they may be different from those of our Sites. PennyMac does not guarantee and is not responsible for the privacy or security of these sites, including the accuracy, completeness, or reliability of their information.

Advertising

PennyMac uses information described in this Notice to help advertise our products and services, including prescreened offers of credit, in a variety of ways. We use such information to present tailored ads, to you, analyze the effectiveness of our ads, and determine whether you might be interested in new products or services.

How we tailor ads

Relationship based advertising: In order to help make our advertising informative and useful, we may use information about your relationship with us to help determine which advertisements or offers to present to you.

Online Behavioral Advertising: We may use third party advertising companies to provide targeted display advertisements, likely to be of greater interest to you, through participating publishers and advertisers. To learn more about online behavioral advertising or to opt out of this type of advertising on many sites, please visit the [Network Advertising Initiative](#).

Please note that if you opt out, you may still receive online advertising from PennyMac. Opting out from a specific third party site means that the ads you receive will not be based on your choices or behavior.

Direct Marketing: If you prefer we not deliver marketing offers via email, postal mail or telemarketing, you may manage your direct marketing by contacting us, refer to Contact Us section below.

Important Reminder:

In order for online behavioral advertising opt outs from our Sites and on other sites to work on your device, your browser must be set to accept cookies. If you delete cookies, buy a new device, access our Site or other sites from a different device, login under a different screen name, or change web browsers, you will need to opt out again. If your browser has scripting disabled, you do not need to opt out, as online behavioral advertising technology does not work when scripting is disabled. Please check your browser's security settings to validate whether scripting is active or disabled.

Protecting Children's Privacy Online

Our sites and services are not intended for children under the age of thirteen (13). We do not knowingly collect personal information from children under the age of 13 without parental consent. Visit the [Federal Trade Commission](#) website for more information about the Children's Online Privacy Protection Act (COPPA).

What Security Measures Are Used To Protect Your Information?

We take reasonable measures, including the implementation and maintenance of physical, electronic, and procedural safeguards, in an effort to assure the security, integrity and accuracy of information under our control, in accordance to applicable federal and state laws. This includes device safeguards, and secured files and buildings, as well as oversight of our third party service providers. Please note that electronic communication, particularly email, is not necessarily secure against interception.

Changes To This Online Privacy Policy

This Online Privacy Policy is subject to change from time to time. If we make any changes, we will post the revised policy on this page with a new "Effective Date." Any changes to this Online Privacy Policy will become effective when posted unless indicated otherwise. Your use of the site following these changes means that you accept the revised Online Privacy Policy.

Contact Us

If there are any questions regarding this Online Privacy Policy, you may contact us using the information below.

PennyMac Financial Services, Inc.

Attn: Corporate Privacy

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