

# Privacy Policy

## *Exodus Interest Free Loan Initiative*



Exodus Free Loan Initiative (“Exodus”) is a division of the City Mission of Schenectady, a nonprofit organization. Exodus makes interest-free loans to qualified individuals in the Capital Region of New York.

Exodus observes all state and federal requirements regarding the confidentiality and safeguarding of the personal information of its borrowers, guarantors, and employees.

Federal law requires Exodus to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. We collect your personal information when you apply for a loan or provide a guaranty for a loan. We may also collect your personal information from credit bureaus. The types of personal information we collect on our borrowers and guarantors can include: Social Security number, address, telephone number, income, credit history, and credit scores.

Exodus keeps confidential the personal information regarding its borrowers, guarantors, and employees except to the extent required by law (e.g. in response to court orders or legal investigations) or for our everyday business purposes, such as to report to credit bureaus (for small business loans only), process your transactions, enforce your obligations, or maintain your accounts.

To protect personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files. Our staff is trained to not disclose personal information unless in compliance with this policy.

If you have questions about our privacy policy, please call (518) 346 – 2275 ext. 414 or email [Exodus@schenectadyworks.com](mailto:Exodus@schenectadyworks.com).