



PRIVACY POLICY

Community First Fund considers the privacy of our Users to be of the highest importance. As part of our efforts to facilitate and make your experience with the Community First Fund Website as user-friendly and enjoyable as possible, we may collect and use certain information you provide to us. UNLESS OTHERWISE DEFINED IN THIS PRIVACY POLICY, TERMS USED IN THIS PRIVACY POLICY HAVE THE SAME MEANINGS AS IN THE WEBSITE TERMS OF USE AT <http://communityfirstfund.org/wp-content/uploads/2017/01/CFF-Website-Terms-of-Use.pdf>.

Please review the entire policy to learn the types of User information Community First Fund gathers in connection with the Website, how Community First Fund uses that User information, what User information is disclosed and to what third parties, and how Community First Fund safeguards your User information. PLEASE REVIEW THIS PRIVACY POLICY AND THE TERMS OF USE CAREFULLY. YOUR USE OF THIS COMMUNITY FIRST FUND WEBSITE SIGNIFIES YOUR AGREEMENT TO THE TERMS OF THIS PRIVACY POLICY.

By submitting your information to us and by using the Community First Fund Website, Community First Fund will assume that you have read, understood, and consented to the Agreement, which includes this Privacy Policy, the Website Terms of Use, and all other applicable Community First Fund rules and policies. We also assume that you consent to Community First Fund's use of your information as described in the Agreement. If you do not consent, you should not access or use the Community First Fund Website.

1. User Information That Community First Fund Collects

A. Personal Information you provide to us

“Personal Information” is any information that can be used to identify a specific individual, such as your name, e-mail address, home address, and phone number. Community First Fund asks you to provide such Personal Information to it in various places throughout the Community First Fund Website.

In addition, we may ask that you provide Community First Fund with “Non-Identifying Information” about you and/or your personal preferences, including, for example, zip code, gender, age, race, ethnicity, marital status, household income, education and employment status, various employment information including but not limited to employer name, position/title, requested loan information, and individual preferences. Certain Non-Identifying Information would be considered a part of your Personal Information if it were combined with other identifiers (for example, combining your zip code with your street address) in a way that enables you to be identified. But the same pieces of information are considered Non-Identifying Information when they are taken alone or combined only with other Non-Identifying Information (for example, your gender only or your viewing preferences).

We use your Personal Information (in some cases, in conjunction with your Non-Identifying Information) mainly to provide you with relevant information on the Community First Fund Website, to facilitate and complete loan applications for you, to facilitate and complete donations from you, and to respond to correspondence from you. We may also use your Personal Information to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. Such contact will be through the e-mail address you provide on the Community First Fund Website. If you decide at any time that you no longer wish to receive such communications from us, please follow the unsubscribe instructions provided in any of the communications.

We may also take Non-Identifying Information and aggregate it with information collected from other Users to attempt to provide you with a better experience, to improve the quality and value of the Community First Fund Website, and to analyze and understand how the Community First Fund Website is used. Some of these areas where the collection of such information takes place are listed below.

B. Usage Data

When you visit the Website, our servers automatically record information that your browser sends whenever you visit a website. The information sent automatically by your browser is referred to as “Usage Data.” This Usage Data may include information such as your Internet Service Provider (“ISP”); your device’s Internet Protocol (“IP”) address (or other device identifier), browser type, and operating system; referring/exit pages; clickstream data; pages of the Website that you visit, the time spent on those pages, information you search for on the Community First Fund Website, Website access times and dates, and other statistics.

We use this information for technical administration of the Community First Fund Website, including to monitor and analyze use of the Community First Fund Website, to increase the functionality and user-friendliness of the Community First Fund Website, and to better tailor the Community First Fund Website to Users’ needs.

Usage Data may be non-identifying or it may be associated with you. Whenever we associate Usage Data with Personal Information, we will treat it as Personal Information.

2. How Community First Fund Collects Information

Community First Fund may use a number of different techniques and technologies to collect Personal Information, Non-Identifying Information, and Usage Data. Some of these techniques and technologies used to collect such information are listed below:

A. Forms

We and our service providers, as applicable, request certain information from you through the use of forms when you complete/submit a loan application, submit a donation through our third party service provider, or utilize the Live Chat feature. For example, when completing/submitting a loan application online, we may ask you for certain Personal Information, such as your first and last name, e-mail address, mailing address, phone number, birthdate, social security number, race, ethnicity, gender, employment information, including

whether you are self-employed, name of current employer, years at current employer, position/title, business phone, and monthly income, and the amount of loan you are requesting and the purpose of such loan. Also, when you submit a donation through our third party service provider, we will receive an electronic report from our service provider including information such as first and last name, address, city, state, zip code, e-mail address, and donation amount. Note that we do not currently accept or process fee payments online in connection with loan applications or loans.

B. Log Files

As with most other websites, we collect and use the data contained in log files. The information in the log files include your IP address, your ISP, the browser you used to visit our site, the time you visited our site and which pages you visited throughout our site.

C. Cookies

As is regular practice on many websites, the Community First Fund Website uses cookies and other technologies to help us understand which parts of the Community First Fund Website are more popular and how much time Users spend there. A cookie is a small amount of data that is sent to and stored on your device from our server. Cookies may, for example, allow a User to enter a password less frequently or remember a User's preferences during an online session.

The Community First Fund Website uses cookies to determine whether a User is active and for other business purposes. The Community First Fund Website may include first-party cookies (i.e., cookies that send data directly to Community First Fund and agents and contractors acting on behalf of Community First Fund, including cookies used to monitor, analyze, and administer the Community First Fund Website) and third-party cookies (i.e., cookies that send data to our contractors for their commercial use). The cookies on our Community First Fund Website may also track Internet activity across different websites. Since cookies are now used as industry standard, most devices automatically accept cookies, but you can usually change your device's settings to decline them. If you prefer not to enable cookies, you may choose to disable them; however, please note that certain features on the Community First Fund Website will not be available to you once cookies are disabled.

D. DoubleClick DART Cookies

We also may use DART cookies for ad serving through Google's DoubleClick program, which places a cookie on your computer when you are browsing the web and visit a site using DoubleClick advertising (including some Google AdSense advertisements). This cookie is used to serve ads specific to you and your interests ("interest based targeting"), as determined by your previous browsing history. For example, if you have been viewing sites about visiting Las Vegas, you may see Las Vegas hotel advertisements when viewing a non-related site, such as on a site about hockey. DART uses Non-Identifying Information and does NOT track Personal Information about you, such as your name, e-mail address, physical address, telephone number, social security numbers, bank account numbers or credit card numbers. We are not responsible for the privacy practices of Google, and we do not control Google's practices or use of information obtained through its DART DoubleClick program. We encourage you to learn more

about the online privacy and data security policies of such third party websites directly from such third parties, as their policies may differ from ours. You can opt-out of this ad serving on all sites using this advertising by visiting http://www.doubleclick.com/privacy/dart_adserving.aspx.

E. Web Beacons

We may use third party advertisements on the Community First Fund Website. Some of these advertisers may use technology such as cookies and web beacons when they advertise on our site, which will also send these advertisers (such as Google through the Google AdSense program) information including your IP address, your ISP, the browser you used to visit our site, and in some cases, whether you have Flash installed. This is generally used for geotargeting purposes (showing Lancaster real estate ads to someone in Lancaster, for example) or showing certain ads based on specific sites visited (such as showing cooking ads to someone who frequents cooking sites).

F. Usage Data

Usage Data is collected automatically by the Community First Fund Website's servers and software. For example, because the Website automatically collects Usage Data for all Users that visit the Website, your Website session will be tracked.

Additionally, in some of our e-mail messages, Community First Fund may use a "click-through URL" linked to content on the Community First Fund Website. When an User clicks onto one of these URLs, the User will pass through our server before arriving at the destination Web page. Community First Fund tracks this click-through data to help us determine User interest in certain subject matter and measure the effectiveness of these User communications. You can avoid being tracked in this way by not clicking text or graphic links in e-mails from Community First Fund.

Finally, we may use clear gifs or pixel tags, which are tiny graphic images, in order: (i) to advise us of what parts of the Community First Fund Website Users have visited, (ii) to measure the effectiveness of any searches Users perform, and (iii) to enable us to send e-mails in a format that Users can read and tell us whether such e-mails have been opened in order to ensure us that we are sending messages that are of interest to Users.

G. Tracking

Some Web browsers may be configured to send Do Not Track signals to websites, or Users may use similar mechanisms, to indicate a User's preference that certain web technologies not be used to track the User's online activity. The Community First Fund Website does not accept or process such Do Not Track signals or similar mechanisms.

H. Other Information We Separately Collect

From time to time, we may also purchase certain marketing data in order to verify your household information that you provide to us by zip code. We obtain this information so that we may better serve you with respect to offering to you information about the services we offer.

I. Surveys, Polls and Questionnaires

Community First Fund may offer to you via e-mail online surveys and questionnaires that ask you for your opinion on various issues and feedback on any services provided by Community First Fund. Occasionally, we may request “Personal Information” such as demographic information (like zip code, age or gender) when you answer a survey. Such surveys are completely voluntary.

3. Use and Sharing of Information by Community First Fund

Community First Fund uses the Personal Information and Usage Data you provide for several purposes, such as to communicate with you and to give you a better experience when visiting the Community First Fund Website by personalizing tools, content, services and e-mail messages. Community First Fund will, on occasion, send e-mails to you about the Community First Fund Website or services we provide or in regards to Community First Fund events, invitations, or related educational information. If you do not want to receive e-mail from us, visit the “Opt Out” or “Unsubscribe” link at the bottom of any Community First Fund e-mail to remove yourself from continued receipt of such e-mail messages.

Community First Fund also uses User information to develop and build new services that Community First Fund believes are more relevant and valuable to you. The User information that Community First Fund collects may be added to our databases and used for business purposes, including for marketing and promotional purposes, for a statistical analysis of Users’ behavior, for product development, for content improvement, or to customize the content and layout of the Community First Fund Website.

The Personal Information, Non-Identifying Information and Usage Data collected by Community First Fund is used to create aggregated portraits of the Community First Fund audience, portraits which present anonymous statistical demographic information, but no Personal Information is linked to it. This aggregated information is used, among other things, to determine trends and needs. For example, we may create a report that tells advertisers that thirty percent (30%) of our Users are males in a certain age range, so that they can determine which of their products or services are most appropriate for our Users.

Community First Fund’s policy is not to share the User information it collects with third parties other than as specified below, or where a User expressly consents to our sharing of certain information with a third party. We may share User information with third parties under the following circumstances:

A. Third Party Vendors

We work closely with certain third party vendors and we may provide User information to our vendors so that they can provide services to Community First Fund. For example, we may employ third party companies and individuals for any of the following: to facilitate the Community First Fund Website; to provide the Community First Fund Website or portions of the Community First Fund Website on our behalf; to perform related services, including without limitation, maintenance services, database storage and management, fulfillment, web analytics,

and improvement of the features or functionality; or to assist us in analyzing how the Community First Fund Website is being used.

Under certain circumstances, you may avoid having Community First Fund share your information with its third party vendors by not granting Community First Fund permission to share your information. Not granting Community First Fund permission to share your information with its third party vendors may limit your access to their services through the Community First Fund Website.

B. Business Transfers

As we continue to develop our business, we may buy, sell, or share assets in connection with, for example, a merger, acquisition, reorganization, sale of assets, or bankruptcy. In such transactions, information about Users generally is often a transferred business asset. In the event that Community First Fund itself or substantially all of Community First Fund's assets are acquired, information about our Users may be one of the transferred assets.

4. Community First Fund's Opt-in/Opt-out Policy

By providing an e-mail address on the Community First Fund Website, you agree that Community First Fund may contact you in the event of a change in the Community First Fund Agreement, including this Privacy Policy, to provide you with any service related notices, or to provide you with information about Community First Fund events, invitations, or related educational information.

For purposes of this Privacy Policy, "opt-in" is generally defined as any affirmative action by a Community First Fund User to submit or receive information, as the case may be.

We currently provide the following "Opt-Out Opportunities":

- i. At any time, you can follow a link provided in offers, newsletters or other e-mail messages (except for e-commerce confirmation or service notice e-mails) received from Community First Fund to unsubscribe from the Service.
- ii. At any time, you can contact us through info@communityfirstfund.org or the address or telephone number provided below to unsubscribe from the Service and opt-out of our right per your consent under the terms of this Privacy Policy to share your Personal Information.

Notwithstanding anything else in this Privacy Policy, please note that Community First Fund always reserves the right to contact you in the event of a change in the Community First Fund Agreement, including this Privacy Policy, or to provide you with any Service related notices.

5. Third Party Service Providers, Links to other Sites, and Third Party Advertising

This Privacy Policy applies only to the Community First Fund Website. This Privacy Policy does not apply to any websites managed, maintained, and/or hosted by third parties not directly affiliated with Community First Fund that you may visit, e.g., via a link provided through the

Website or on a website maintained by any third party. Community First Fund does not control the privacy policies of other websites to which we may provide hyperlinks. We cannot be responsible for the privacy practices or the content of such non-Community First Fund websites, and we do not control the practices of any of the third party websites or service providers to whose sites we link. We encourage you to learn more about the online privacy and data security policies of third party websites directly from such third parties, as their policies may differ from ours.

6. Social Media Sites

Community First Fund operates and maintains social media networking pages on websites such as Facebook, Twitter, and LinkedIn. Community First Fund will, from time to time, import comments and posts from these third-party websites to the Community First Fund Website. If you post to any of Community First Fund's social networking pages on third-party websites, you are providing information to the public and do so at your own risk. Further, Community First Fund may use these postings on its Community First Fund Website without notice or compensation to you. Please visit the privacy policies of any third party websites before posting to Community First Fund's pages there.

7. Guidelines Regarding Minors

Protecting the privacy of Personal Information about children is a concern for all of us. At Community First Fund, we take the protection of children's privacy very seriously. Community First Fund does not encourage participation or visitation by children. Under the terms of the Website Terms of Use Agreement, Users must be at least eighteen (18) years of age to access and use the Community First Fund Website. Any access to or use of the Community First Fund Website by anyone under the age of eighteen (18) is unauthorized, unlicensed, and in violation of the Agreement. By using the Community First Fund Website, you represent and warrant that you are eighteen (18) years of age or older and that you agree to and agree to abide by all of the terms and conditions of the Agreement. If Community First Fund believes that you are under the age of eighteen (18) or that you are not old enough to consent to and be legally bound by the Agreement, Community First Fund may, at any time, in its sole discretion, and with or without notice: (i) terminate your access to or use of the Community First Fund Website (or any portion, aspect, or feature of them), or (ii) delete any content or information that you have posted through the Community First Fund Website.

8. How We Protect and Secure Your Personal Information

The importance of security for all Personal Information associated with our Users is of utmost concern to us. We employ administrative, physical, and electronic measures designed to protect your information from unauthorized access. For example, we use commercially reasonable security measures such as encryption, firewalls, and secure socket layers (SSL) to protect User information.

We exercise reasonable care in providing secure transmission of your Personal Information from your device to our servers and ensuring the security of your information on our systems. For

example, Community First Fund uses industry-standard tools, such as firewalls and encryption, in an attempt to make your information secure and confidential. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we take steps to protect your information, Community First Fund can't ensure or warrant the security of any Personal Information you transmit to us or from our online products or services, and you do so entirely at your own risk.

We will make any legally required disclosures of any breach of the security, confidentiality, or integrity of your unencrypted electronically stored "personal data" (as defined in applicable state statutes on security breach notification) to you via e-mail or conspicuous posting through the Community First Fund Website in the most expedient time possible and without unreasonable delay, as consistent with (i) the legitimate needs of law enforcement or (ii) any measures necessary to determine the scope of the breach and restore the reasonable integrity of the data system.

9. Compliance with Law and Protection of Community First Fund and Others

We may release User information when we believe, in our sole discretion, that release is appropriate: to comply with the law, including but not limited to, in response to a subpoena served on Community First Fund; to enforce or apply the Agreement, including the Website Terms of Use and other agreements, rules, and policies; to protect the rights, property, or safety of Community First Fund, our Users, or others; or to prevent activity that we believe, in our sole discretion, may be or may become illegal, unethical, or legally actionable (including exchanging User information with other companies and organizations for fraud protection).

10. United States Website; International Use Limited

Please note that the Community First Fund Website is based in the United States and is hosted on servers located in the United States. If you use the Community First Fund Website or services from outside the United States, please note that your information may be transferred to and maintained on computers and servers located outside of your state, province, country, or other governmental jurisdiction, where privacy laws may not be as protective as those in your jurisdiction. Your consent to the Community First Fund Agreement and Privacy Policy followed by your submission of information to Community First Fund represents your agreement to the transfer of such information to the United States and the handling of your information consistent with this Community First Fund Agreement and the Privacy Policy and applicable United States law. Please note that we do not represent or warrant that the Community First Fund Website is appropriate for use in any particular jurisdiction.

11. Changes to this Privacy Policy.

We encourage you to periodically review our Privacy Policy to be sure you are familiar with the most current version.

We will notify our Users when we make any significant changes to our Privacy Policy that affect the use of any Personal Information we collect. We will not make new use of any User

information which Community First Fund gathered from individual Users prior to any such significant change in our Privacy Policy without first obtaining the User's consent for any new uses.

12. Contacting Us.

If you have any questions about this Privacy Policy, you can call Community First Fund at [717-393-2351](tel:717-393-2351), contact Community First Fund at the following e-mail address: info@communityfirstfund.org, or send us a letter to the following address: 51 South Duke Street Lancaster, PA 17602.