



Privacy Notice

Last Revised: Jan. 8, 2021

At Arch MI¹, we know that personal information is important to you and we want you to know that we take your privacy seriously.

Please take the time to read this Notice. It explains what we do with personal information about you and what measures we take to protect your privacy.

In short, we collect various types of personal information when you visit our website, when you sign up to receive special email offers, promotions and industry information, when you (as a representative of a lender) apply for mortgage insurance, when you apply to us for a job, when you make a payment to us, or when you submit a query via our website, email or over the phone. If you have a mortgage with a lender we insure, there are times when we may confirm information on your loan application or collect additional personal information directly from you.

If you are a representative of a lender, we encourage you to provide this Notice to your borrowers.

Arch MI may possess more personal information about you, but that is often by virtue of our role as a mortgage insurer. In those instances, we also encourage you to review your lender's privacy notice or policy.

With respect to personal information we collect about you, you may be entitled to certain rights, so we encourage you to read this Notice carefully and contact us if you have any questions.

Who Are We?

We are Arch Mortgage Insurance Company and various affiliated entities and our address is: Arch MI, 230 N. Elm St., Greensboro, NC 27401.

This Notice covers the following websites: archmi.com and archmicu.com (which provide customers with information about our services), <https://mortgage.archcapgroup.com/us/>, <https://mortgage.archcapgroup.com/us-credit-union/> and <https://www.ugcorp.com>.

What Is "Personal Information"?

When we use the term "personal information" (otherwise known as "personal data" or "personally identifiable information"), we mean information that identifies, relates to, describes, is reasonably capable of being associated with or could reasonably be linked, directly or indirectly, with a particular consumer or household. It is a broad definition and includes pieces of information like your name, address, phone number or email address.

Certain pieces of information that are not personal information include publicly available information, de-identified information or aggregate information. By "aggregate information" or "de-identified information," we mean information that does not allow us to identify or contact a specific individual. For example, the number of users of our website is aggregate information, which does not reveal users' identities.

¹ Arch MI represents Arch U.S. MI Holdings Inc. and subsidiaries: Arch Mortgage Insurance Company, Arch U.S. MI Services Inc., Arch Mortgage Guaranty Company, Arch Mortgage Assurance Company, United Guaranty Residential Insurance Company, United Guaranty Services, Inc. D/B/A Arch Fulfillment Services and United Guaranty Residential Insurance Company of North Carolina.



What Personal Information Does Arch MI Collect?

Whenever we collect personal information about you, we do so in accordance with the principles outlined in this Notice and applicable law. Note that while we may use terms like “lawful basis” from a particular law (i.e., the European Union’s General Data Protection Regulation, or GDPR), it does not necessarily mean that the specific law applies to us. In addition, we strive to be as transparent as possible, at times even more than what is required by law.

For details on what we collect and why, please see below:

| Information We Collect | Why We Collect it | Lawful Basis |
|---|---|---|
| <p>If you request or agree to receive electronic communications or mailings from us, we may collect your name, email, phone number or physical address.</p> | <p>This information is necessary to send you the information you have requested.</p> | <p>Consent; it is in our legitimate interest to advertise our products and services.</p> |
| <p>If you are a representative of a lender and request a mortgage insurance quote or submit a mortgage insurance application, we may collect your name, email address, phone number and physical address.</p> <p>Additionally, if you are a borrower, we may have personal information about you, including your name, address, Social Security Number, credit history, payment information and employment details, as well as other information you included on your loan application. Please note that this information is likely covered by the Gramm-Leach-Bliley Act (GLBA).</p> | <p>This information is necessary to provide you with a quote for mortgage insurance, to underwrite a mortgage insurance policy or to help manage and administer your account (including to provide you notifications about your account).</p> | <p>It is necessary in order to take steps prior to entering into a contract or to perform on a contract for mortgage insurance; compliance with legal obligations.</p> |
| <p>If you apply for a job with us, we will collect your name, address, phone number, Social Security Number, email address, right to work and employment and educational history.</p> | <p>This data is necessary to determine whether to extend an offer of employment. This data is also necessary to comply with our legal obligations.</p> | <p>It is necessary in order to take steps prior to entering into an employment agreement; it is in our legitimate interest to recruit suitable personnel to join the Arch MI team; compliance with legal obligations.</p> |
| <p>If you are invited to interview for a position, we may collect government-issued ID (for example, a driver’s license or a passport) in order to arrange for your travel.</p> | <p>This data is necessary, at your request, to arrange for your travel to interview with us.</p> | <p>Consent; compliance with legal obligations.</p> |



| | | |
|--|--|---|
| If you receive a conditional offer of employment from us, we may conduct a credit and/or criminal history check. | This data is necessary to determine whether to confirm an employment offer or an application to represent us, as applicable. | Consent; necessary to meet legal requirement; it is in our legitimate interest to ensure suitable personnel join the Arch MI team; compliance with legal obligations. |
| If you are delinquent on a loan and choose to make payments directly to us, we will verify or collect your name, address, email address and payment information. | This data is necessary to set up payments directly to us. | Necessary to perform a contract. |
| If we need to contact you or a third party to verify information you provided on your loan application to a lender we insure, we will collect that information. | This data is necessary in order to verify information provided on the original loan application in cases of a claim or for purposes of fraud prevention. | Necessary to perform a contract; compliance with legal obligations. |

If you choose not to provide us personal information or withdraw your consent to processing (where applicable), it may affect our ability to provide you the services you have requested or to process your employment application.

If you change your mind about receiving promotional emails or electronic newsletters, you may choose to unsubscribe by following the "unsubscribe" instructions in the specific email or by contacting us at corporate.compliance@archmi.com or by phone at 877-642-4642.

California Residents

The personal information that we collect includes information that falls within the categories of data listed below. These categories also represent the categories of personal information that we have collected over the past 12 months. Note that the categories listed below are defined by California state law. Inclusion of a category in the list below indicates only that, depending on the services and products we provide you, we *may* collect some information within that category. It does not necessarily mean that we collect all information listed in a particular category nor does it imply that California law applies to all data within the categories below (particularly for any data that may be covered by the federal Gramm-Leach-Bliley Act).

| Category | Sources | Purpose of Processing | Disclosed for a Business Purpose in Last 12 Months? | Types of Third Parties Shared with |
|---|--|--|---|------------------------------------|
| Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier Internet Protocol address, email address, account name, | This information is collected directly from you or through third parties | This data is processed in connection with a number of our operational functions, including: to include you on our mailing list, to respond to queries, | Yes. | Parent company, affiliates and |

| | | | | |
|---|---|---|-------------|--|
| <p>Social Security Number, driver’s license number, passport number or other similar identifiers.</p> | <p>(for example, recruiting agencies).</p> | <p>to provide mortgage insurance, to process an application for employment and, in cases of delinquency, to accept payments.</p> <p>It is also processed in order to help manage and administer your account (including to provide you notifications about your account), as well as to detect security incidents, protect against malicious, deceptive, fraudulent or illegal activity, for compliance management, data analytics and technological development of our systems.</p> | | <p>service providers.</p> |
| <p>Information that identifies, relates to, describes or is capable of being associated with a particular individual, including, but not limited to, your name, signature, Social Security Number, physical characteristics or description, address, phone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number or any other financial information, medical information or health insurance information.</p> | <p>This information is collected directly from you or through third parties (for example, recruiting agencies).</p> | <p>This data is processed in connection with a number of our operational functions, including: to include you on our mailing list, to respond to queries, to provide mortgage insurance, to process an application for employment and, in cases of delinquency, to accept payments.</p> <p>It is also processed in order to help manage and administer your account (including to provide you notifications about your account), as well as to detect security incidents, protect against malicious, deceptive, fraudulent or illegal activity, for compliance management, data analytics and technological</p> | <p>Yes.</p> | <p>Parent company, affiliates and service providers.</p> |

| | | | | |
|--|--|--|------|---|
| | | development of our systems. | | |
| Characteristics of classes protected under federal or California law, including: familial status, disability, sex, national origin, religion, color, race, sexual orientation, gender identity and gender expression, marital status, veteran status, medical condition, ancestry, source of income, age or genetic information. | A subset of this information is collected directly from you or through third parties (for example, recruiting agencies). | A subset of this data is processed in connection with a number of our operational functions, including: to provide mortgage insurance, to process an application for employment and, in cases of delinquency, to accept payments. It also may be necessary to comply with legal obligations. | Yes. | Parent company, affiliates and service providers. |
| Commercial information, including records of personal property, products or services purchased, obtained or considered, or other purchasing or consuming histories or tendencies. | A subset of this information is collected directly from you. | A subset of this data is processed in connection with a number of our operational functions, including: to provide mortgage insurance and, in cases of delinquency, to accept payments. | Yes. | Affiliates and service providers. |
| Internet or other electronic network activity information, including but not limited to browsing history, search history and information regarding a consumer's interaction with an internet website, application or advertisement. | A subset of this information is collected directly from you. | This data is used for marketing purposes, including offering you products that may interest you through both direct and partner advertising. It is also processed in order to help manage and administer your account, as well as to detect security incidents, protect against malicious, deceptive, fraudulent or illegal activity, for compliance management, data analytics and technological development of our systems. | Yes. | Affiliates and service providers. |

| | | | | |
|---|---|---|-------------|--|
| <p>Geolocation data.</p> | <p>This information is collected directly from you.</p> | <p>This data is processed for marketing purposes, including offering you products that may interest you through both direct and partner advertising. It is also processed in order to help manage and administer your account, as well as to detect security incidents, protect against malicious, deceptive, fraudulent or illegal activity and for compliance management.</p> | <p>Yes.</p> | <p>Affiliates and service providers.</p> |
| <p>Audio, electronic, visual, thermal, olfactory or similar information.</p> | <p>This information is collected directly from you.</p> | <p>A subset of this data (for example, recordings of customer service calls) is processed in connection with a number of our operational functions, including to answer your queries, detect security incidents, protect against malicious, deceptive, fraudulent or illegal activity and for compliance management.</p> | <p>Yes.</p> | <p>Affiliates and service providers.</p> |
| <p>Professional or employment-related information.</p> | <p>This information is collected directly from you or through third parties (for example, recruiting agencies).</p> | <p>This data is processed in connection with a number of our operational functions, including: policy issuance and account administration and management, risk and compliance management and human resources.</p> | <p>Yes.</p> | <p>Parent, affiliates and service providers.</p> |
| <p>Inferences drawn from any of the above categories of information to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior,</p> | <p>We obtain from our lender customers and other third parties automated underwriting system results</p> | <p>We process these inferences to approve and underwrite mortgage insurance loans.</p> | <p>Yes.</p> | <p>Affiliates and service providers.</p> |



| | | | | |
|---|---------------------|--|--|--|
| attitudes, intelligence, abilities and aptitudes. | and credit reports. | | | |
|---|---------------------|--|--|--|

What If You Are an International User?

This website is based and administered in the United States of America. The website is governed by the laws of the United States and is not directed at users based outside of the United States.

What Types of Cookies Does Arch MI Use?

We regularly seek to maintain the integrity of, and make improvements to, our website. As part of these efforts, we collect and analyze certain aggregate information about how visitors use the website.

While you are online, your computer saves so-called “cookies.” Cookies are small pieces of information that our server places on a visitor's computer hard drive to enable that person to more easily communicate and interact with the website and to provide us with important information about how visitors use the website. Many web browsers are automatically set to accept cookies. These small files also control how our website is displayed and operates. Cookies do not damage your computer and do not contain viruses. Cookies serve to make our website more user-friendly, effective and secure.

When you visit our website, cookies are used to collect technical information about the page and services that you use and how you use them. This may include device-specific information, your navigation throughout the site and other technical and browsing preferences, including your location and site entry point.

Third-party cookies belong to and are managed by other parties, such as Google Analytics™. These cookies may be required to render certain forms, such as email list signup. In particular, Google Analytics allows us to understand how our media campaigns work and how you interact with our website in order to improve the user experience. The privacy policy for Google Analytics is available at <https://policies.google.com/privacy?hl=en>.

Session cookies are temporary cookies that are used to remember you during the course of your website visit and they expire when you close the web browser.

Persistent cookies are used to remember your preferences within the website and remain on your desktop or mobile device even after you close your browser or restart your computer. We may use these cookies to analyze user behavior to establish visit patterns so that we can improve our website functionality for you and other visitor to our website. These cookies may help us measure the effectiveness of our site functionality.

How Are Cookies Used for Advertising Purposes?

Directly or through third-party companies, we may use cookies and ad technology such as web beacons, “clear GIFs” or similar means (collectively, “pixel tags”) embedded in the website’s content. A pixel tag is an electronic image, often a single pixel (1x1), which is ordinarily not visible to website visitors and may be associated with cookies on the visitors’ hard drives. The data we collect includes which operating system and browser you use, how you navigate to and through our site and how long you stay on our web pages. This information is anonymous and does not include your name, email address or any other contact information. Pixel tags also help us collect aggregated audit data, research and advertising performance reporting. They enable us to understand and improve how we offer products to you and know when certain ads have been shown to you. Since your web browser may request web beacons directly from ad network servers, these networks can view, edit or set their own cookies, just as if you had requested a web page from their sites.



How Do I Reject and Delete Cookies?

You can choose to reject or block all or specific types of cookies from our websites and/or the websites of any third-party suppliers by changing your browser settings. Please note that most browsers automatically accept cookies. Therefore, if you do not wish cookies to be used, you may need to actively delete or block the cookies. If you reject the use of cookies, you will still be able to visit our website, but some of the functions may not work correctly. In addition, you can choose not to enable off-site and third-party-informed advertising by adjusting your cookie settings, but doing so will not remove advertising from the websites you visit. Instead, deleted or blocked cookies will result in the ads you see not being matched to your interests.

You may also visit www.allaboutcookies.org for details on how to delete or reject cookies and for further information on cookies generally. By using our website without deleting or rejecting some or all cookies, you agree that we can place those cookies that you have not deleted or rejected on your device.

To opt out of Google Analytics, please visit: <https://tools.google.com/dlpage/gaoptout>.

Does Arch MI Respond to Do Not Track?

Some browsers have incorporated "Do Not Track" (DNT) features that can send a signal to the websites you visit indicating you do not wish to be tracked. Because there is not yet a common standard for how to receive and interpret the various DNT signals provided by browsers, our services do not currently respond to browser DNT signals. For more information on DNT, see <https://allaboutdnt.com/>.

How Does Arch MI Protect Personal Information?

We maintain technical and organizational measures designed to safeguard personal information in our possession. For more details, please see: <https://mortgage.archcapgroup.com/wp-content/uploads/sites/4/MCUS-B0168-Arch-MI-Privacy-and-Security-Program-Summary.pdf>.

Of course, no data transmission over the internet or in storage can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure, you should immediately notify us about the problem by contacting us at corporate.compliance@archmi.com or by phone at 877-642-4642.

Does Arch MI Share Personal Information with Other Companies?

We will not intentionally share your personal information with unaffiliated entities except: (1) as described in this Notice or as disclosed at the time personal information is provided, or (2) with your consent.

Arch MI works with third parties that provide services to us and we may share personal information with them, including without limitation: mortgage insurance underwriting and related services, website hosting or information technology consulting services, recruitment services, marketing and promotion services, newsletters, data analysis, legal services, accounting services and other administrative, backup and security services.

We may also disclose personal information in order to: (1) comply with applicable laws; (2) respond to governmental inquiries or requests; (3) comply with valid legal processes; (4) protect the rights, privacy, safety or property of Arch MI, our parent company Arch Capital Group Ltd., website visitors or the public; (5) permit us to pursue available remedies or limit the damages that we may sustain; and (6) enforce our Terms and Conditions.

In the event there is a change in Arch MI's corporate structure, such as, but not limited to, merger, consolidation, sale, liquidation or transfer of substantial assets, Arch MI may, in its sole discretion, transfer, sell or assign information



collected on and through this website, including, without limitation, personal information concerning visitors, to one or more affiliated or unaffiliated third parties.

We do not sell personal information nor do we intend to in the future.

If I Link to Another Site and Provide Information to That Site, How Will That Information Be Handled?

This website may contain links to other websites. The operators of other websites may collect information about you, including through cookies or other technologies. If you link to another site, you will leave this website and this Notice will not apply to your use of and activity on those other sites.

Links on the website to other websites are provided only as a convenience and the inclusion of such links does not imply endorsement of the linked site. We encourage you to read the legal notices posted on those sites, including their privacy policies. We shall have no responsibility or liability for your visitation to, and the data collection and use practices of, those other sites.

What Are My Rights?

You may have various rights with respect to the information we have about you, depending on the particular information and the context in which it was obtained. These rights are defined under a variety of privacy laws and regulations, each of which may or may not be applicable to our relationship with you or certain information we have about you.

We may choose to offer these rights to you in the interest of transparency and as an enhanced service to our customers, even if we are not required to under applicable law.

Privacy Rights under GLBA and the Fair Credit Reporting Act

In general, to the extent we receive, obtain or generate information about you in connection with providing a financial service or product within the United States, your rights with respect to that information are generally governed by the Gramm-Leach-Bliley Act (GLBA). We may *receive* this kind of information in connection with mortgage insurance provided to lenders but typically you are not our consumer or customer as those terms are defined in the GLBA. Nonetheless, as required by GLBA, we protect that information to keep it confidential and secure, and we do not share or use this kind of information other than as necessary for providing the financial product or service. If you have questions about how information about you is collected and used in connection with a personal mortgage, please contact your lender.

In connection with providing financial services or products, we may also receive or obtain information about a borrower's creditworthiness subject to the Fair Credit Reporting Act. We need to handle and share this personal information to run our everyday business. We may use and share this information for the following purposes:

- For our everyday business purposes — such as to process transactions, maintain accounts, respond to court orders and legal investigations, or report to credit bureaus.
- For our marketing purposes — to offer our products or services.
- For our affiliates' everyday business purposes — information about your transactions and experiences.

You cannot limit the use or sharing of FCRA data for these purposes. Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes — information about your creditworthiness.
- Affiliates from using your information to market to you.
- Sharing for non-affiliates to market to you.



We do not share information for these purposes. Should we share information for these purposes in the future, we will notify you before doing so and you will have the right to opt out of that sharing.

Privacy Rights under the California Consumer Privacy Act

For California residents, you may have the rights described below with respect to personal information about you.

Subject to certain conditions and limitations, you may have the following rights with respect to personal information about you:

Right of access — You may be entitled to request that we disclose to you personal information we have collected about you, the categories of sources from which the information was collected, the purposes of collecting the information, the categories of third parties we have shared the information with and the categories of personal information that have been shared with third parties for a business purpose. Data solely retained for data backup purposes is principally excluded.

Right of data portability — In some instances, you may have the right to receive the information about you in a portable and readily usable format. Before providing this information, we must be able to verify your identity. Data solely retained for data backup purposes is principally excluded.

Right to have personal data erased — Subject to certain conditions, you may be entitled to request that we delete your personal information. Before deleting information, we must be able to verify your identity. We will not delete personal information about you when the information is required to fulfill a legal obligation, is necessary to exercise or defend legal claims or where we are required or permitted by law to retain the information. For example, we cannot delete information about you while continuing to maintain the mortgage insurance policy relating to your loan. Data solely retained for data backup purposes is principally excluded.

Without prejudice to any other administrative or judicial remedy you might have, you may have the right to lodge a complaint with regulators where you live if you believe that we have infringed applicable privacy or data protection requirements when processing your personal information.

If you chose to exercise any of these rights, to the extent that they apply, U.S. state law prohibits us from discriminating against you on the basis of choosing to exercise your privacy rights. We may, however, charge a different rate or provide a different level of service to the extent permitted by law.

How Do I Submit a Privacy Request?

Requests to exercise your privacy rights as noted above, to the extent applicable, may be made by following the link [here \(https://request.archmi.com/ccpa/\)](https://request.archmi.com/ccpa/) or calling this toll-free number — 800-933-7583.

Before providing information you request in accordance with your rights, we must be able to verify your identity. In order to verify your identity, you will need to submit information about yourself, including, to the extent applicable, providing your account login credentials or other account information, answers to security questions, your name, government identification number, date of birth, contact information or other personal identifying information. To the extent your request relates to mortgage insurance or a mortgage loan, we will need information relating to the mortgage loan and subject property. We will match this information against information we have previously collected about you to verify your identity and your request. To the extent you maintain an account with us, we will require you to login to that account as part of submitting your request. If we are unable to verify your identity as part of your request, we will not be able to satisfy your request. We are not obligated to collect additional information in order to enable you to verify your identity. For deletion requests, you will be required to submit a verifiable request for deletion and then to confirm separately that you want personal information about you deleted.



If you would like to appoint an authorized agent to make a request on your behalf, and that agent is not already authorized to access your account in your profile, please submit a notarized special power of attorney or a signed letter from an attorney representing you, identifying the agent and authorizing them to submit requests and receive information on your behalf. We may require you to verify your identity with us directly before we provide any requested information to your approved agent.

Can Arch MI Change This Notice?

Yes. We reserve the right to change this Notice in order to address future company developments, whether website updates, industry changes or legal trends. Depending on the nature of the change, we will either: (1) announce the change on our websites' homepages or (2) take such other action as we deem appropriate under the circumstances, including, without limitation, posting the revised draft of this Notice on the website. You can determine when this Notice was last revised by referring to the "Last Revised" legend at the top of this page. Any changes to this Notice will become effective upon posting of the revised Notice on the internet, accessible through the website.

Any Questions?

If you have any questions or comments about this Notice, please feel free to contact us at corporate.compliance@archmi.com or by phone at 877-642-4642.