

F&M Mortgage Website Privacy Policy

F&M Mortgage is committed to protect the privacy of individuals who visit the website and who make use of the on-line facilities.

As part of its implementation of the Gramm-Leach-Bliley (GLB) Act, the Federal Trade Commission (FTC) issued the Safeguards Rule, which requires financial institutions under FTC jurisdiction to have measures in place to keep customer information secure. In accordance with Section 501 of the Gramm-Leach-Bliley Financial Modernization Act of 1999, and the FTC Standards for Safeguarding Customer Information found at 16 C.F.R. Part 314, which implements §501 and §505(b)(2) of Title V of the Fair Credit Reporting Act, VBS Mortgage adopts the following policy.

This website is managed by Immerge Technologies and content is managed by F&M Mortgage whose office is located at 2040 Deyerle Avenue, Suite 207, Harrisonburg, VA 22801.

Information collected and purpose - When you visit our website the following information may be processed: The requested web page or download; Whether the request was successful or not; The date and time you accessed the site; The internet address of the website or the domain name of the computer from which you accessed the site; The operating system of the machine running your web browser and the type and version of your web browser. When using this website's online facilities, you may be required to provide personal data for the purposes of applying for a mortgage loan, submitting payment for an appraisal, submitting or receiving documents, or signing up for email alerts.

Your rights -You accept this Privacy Policy when you sign up for, access, or use our services or functions offered on our website and all related sites, applications, and services.

Links to other Web Sites- To give you a better service our site can connect you with a number of links to other organizations and agencies. When connecting to such other websites, once you have used these links and left our site, F&M Mortgage is not responsible for the privacy practices or the content of any linked third-party website. You should read the privacy statement applicable to the website in question.

Transaction Security Policy - To prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, F&M Mortgage has security measures in place to protect the loss, misuse and alteration of the information we collect. One such measure is the use of Secure Sockets Layer (SSL) to ensure secure transmission of your personal non-public data. You should be able to see the padlock symbol in the status bar on the bottom right hand corner of the browser window. The URL address will also start with https:// depicting a secure webpage. SSL applies encryption between two points such as your PC and the connecting server. Any data transmitted during the session will be encrypted or scrambled and then decrypted or unscrambled at the receiving end. This will ascertain that data cannot be read during transmission.

Changes to this Privacy Policy If there are any changes to this privacy policy, we will replace this page with an updated version. It is therefore in your own interest to check the "Privacy Policy" page any time you access our web site so as to be aware of any changes which may occur from time to time.