

## What is a cookie?

A cookie is a small file that can be placed on your device. It is sent to your browser and stored on your computer, tablet, or mobile device. When you visit our sites or apps it can allow us to recognize and remember you.

## How do we use cookies?

- We use cookies in a range of ways to improve your experience on our website and app, including:
- Keeping you signed in
- Understanding how you use our site. (i.e. how long you stay on a page or which page you are looking at)
- Delivering content to you
- Reminding you to complete applications or surveys
- Monitoring how users interact with pages on our site to identify and remedy interface issues to give you a better experience.

**Direct Mortgage Loans** uses *Strictly Necessary* cookies to help keep you logged in, *Performance cookies* to get a sense of how you use our site to help us improve our site and give you a better experience, *Advertising cookies* to collect information about your visit to our site, and *Functionality cookies* to recognize you and your preferences or setting when you return to our site or app for a personalized experience.

## How long do cookies last?

- **Session cookies** – These cookies last as long as your online session and expire when you close your browser.
- **Persistent Cookies** – These cookies stay on your device after your browser has been closed and last for a time specified in the cookie but no longer than 13 months. We use these cookies when we need to remember you for more than one browsing session. For instance, to remember your preferences from one visit to the next.

## How do I disable cookies?

Chrome

<https://support.google.com/chrome/answer/95647?hl=en&co=GENIE.Platform%3DDesktop>

Internet Explorer

<https://support.microsoft.com/en-us/search?query=how%20to%20enable%20cookies%20in%20internet%20explorer#:~:text=Enable%20cookies&text=Scroll%20down%20to%20Cookies%2C%20and,Select%20OK.>

Safari

<https://support.apple.com/guide/safari/manage-cookies-and-website-data-sfri11471/mac>

Firefox

<https://support.mozilla.org/en-US/questions/1287973#:~:text=Click%20Tools%20%E2%80%A3%20Options.,Allow%20sites%20to%20set%20cookies>