



FIRST STATE INSURANCE

FACTS

WHAT DOES FIRST STATE INSURANCE DO WITH YOUR PERSONAL INFORMATION?

Why?

Insurance companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Date of birth and driver's license number
- Insurance score

How?

All insurance companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons insurance companies can share their customers' personal information; the reasons First State Insurance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First State Insurance share?	Can you limit this sharing?
For our everyday business purposes— such as to process and/or maintain your policy(ies), respond to court orders and legal investigations, or report to insurance companies	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 815-539-5651

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 815-539-5651 or email us at fsi@mtco.com

What we do

How does First State Insurance protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.</p>
How does First State Insurance collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Ask for a quote or submit an insurance application ■ Pay your premium or make deposits or withdrawals from your account ■ Submit a claim <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for a policy I own jointly with someone else?	<p>Your choices will apply to everyone on the policy – unless you tell us otherwise.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies, such as Tri-County Financial Group, Inc., First State Bank, and First State Mortgage.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>First State Insurance does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>First State Insurance doesn't jointly market.</i>

Other important information

State Privacy Laws – We will comply with state privacy laws to the extent they apply.