

S. J. FRANCIS INSURANCE AGENCY, INC.

Privacy Policy Disclosure

Dear Clients:

As a current customer of our agency, we take this opportunity to both thank you and share with you the importance in which we hold the privacy and confidentiality of your insurance and personal information.

S.J. Francis Insurance Agency, Inc., as a member of the financial services industry, has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your insurance information.

Working with you, S.J. Francis Insurance Agency, Inc. gathers the necessary information from you and other public and insurance sources to execute the insurance market search and placement for the insurance coverages your needs/risk exposures require. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer reporting agency.

In doing so, S.J. Francis Insurance Agency, Inc. exchanges such information only with other insurance related parties that are similarly obligated under state and federal privacy laws and have in place the appropriate procedures to keep all treatments and exchanges of your information within the requirements of these laws.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, and beneficiary information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

We may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

All of these professional financial services operations are subject to state and federal privacy laws and are bound by their agreement with us to also comply with the insurance requirements in this area as well. Should you purchase their product or service, a copy of their privacy practices will be sent to you.

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). **If you wish to opt out of disclosures to nonaffiliated third parties, you may call the following number: (815) 476-9476.**

We know that you have other choices when it comes to insurance and financial services. That is why we at S.J. Francis Insurance Agency, Inc. appreciate your decision to place your financial service needs with us. We value you and your business, and look forward to a continuing client relationship with you. S.J. Francis Insurance Agency, Inc. wants to earn your partnership to explore your financial service needs, determine the various placement options that may respond to these needs and over time build the type of financial service portfolio you need to secure your family needs and assets.

Should you have any questions, please do not hesitate to call me.

Sincerely,
Stephen J. Francis



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