



ELCO'S PRIVACY NOTICE TO YOU

WHAT DOES ELCO MUTUAL LIFE AND ANNUITY DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial 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 depends on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances
- Medical Information
- When you cease being our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons ELCO Mutual Life and Annuity chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ELCO share your information?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – To offer our products and services to you	YES	YES
For joint marketing with other financial companies	NO	NOT APPLICABLE
For our affiliate's everyday business purposes – information about your transactions and experiences	NO	NOT APPLICABLE
For our affiliate's everyday business purposes – information about your creditworthiness	NO	NOT APPLICABLE
For our affiliates to market to you	NO	NOT APPLICABLE
For non-affiliates to market to you	NO	NOT APPLICABLE

Questions?

Call 1-800-321-3526 or go to www.ELCOMutual.com

Response Form

Do not market additional products and services to me.

If you have a joint account apply my choice to:

- Both
 Just myself

Name	
Address	
City, State Zip	
Contract(s) #	

If you choose to make changes mail to:

ELCO Mutual Life and Annuity
 916 Sherwood Dr
 Lake Bluff IL 60044



THIS STATEMENT OF THE ELCO MUTUAL LIFE AND ANNUITY POLICY REGARDING YOUR PRIVACY IS FURNISHED TO YOU IN COMPLIANCE WITH FEDERAL AND STATE LAWS AND REGULATIONS. NOTHING IS REQUIRED OF YOU.

PRIVACY – PERSONAL FINANCIAL AND MEDICAL INFORMATION

Protecting the privacy of your personal financial and medical information always has been and will continue to be a matter of top priority for us.

The following terms have the assigned meanings for use in this notice:

- ❖ **Public Information:** information that is lawfully available to the general public from either: Federal, State or local government records; widely distributed media; or disclosures to the general public that are required to be made by Federal or State law.
- ❖ **Non-Public Information:** specific identifiable financial and medical information about you personally.
- ❖ **Consumer Reporting Agency:** an organization which routinely provides written reports on an individual's: general reputation, character, personal characteristics or mode of living and financial status. This information may be obtained through direct interviews with that individual or with third parties such as that person's business associates, family members, friends, neighbors, acquaintances or financial sources.

We may obtain knowledge about you from the following sources:

- ❖ information that you provide to us in an application or other form;
- ❖ information about your transactions with us (such as premium payments, loans, claims, etc.); and
- ❖ information that we may receive from a Consumer Reporting Agency.

We do not disclose any Non-Public Information about you to anyone, except as permitted or required by law. We will not disclose any of your personal medical information, except as permitted by law or as you may otherwise authorize.

We restrict access to your personal insurance and medical information to those of our employees who need it in order to provide insurance service to you. We are, and we will continue to be, vigilant in safeguarding your personal financial and medical information. We maintain controls to comply with Federal and State regulations regarding the safeguarding of Non-Public Information.

It is our sincere desire to maintain complete, accurate and up-to-date records. You may contact us at our address or telephone number shown below, to learn about the information included in your file. We will promptly correct any erroneous data. In order for us to protect your privacy, under these new laws and regulations, it will be necessary for you to identify yourself by providing us with personal information such as your name, date of birth and/or social security number.

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