

McGehee Insurance Agency, Inc.

Privacy Policy Notice as of 7-1-2001

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of the persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document which notifies you of the privacy policies and practices of McGehee Insurance Agency, Inc. its agents & employees.

The GLBA further requires that we inform you that you have a right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for any purpose that is not specifically authorized by law. Your right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for a purpose that is not specifically authorized by law is called your right to "opt out" of such information sharing.

OUR PRIVACY POLICIES AND PRACTICES

1. Information we collect:

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.
- * Information we receive from a consumer reporting agency.
- * Information we receive from a medical information bureau.
- * Information regarding your driving or claim history.

2. Information we may disclose to third parties:

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 numbers, assets, income, and beneficiaries.
- * Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history.
- * Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.
- * Information regarding your driving or claim history.

We may also disclose information about our customers or former customers as permitted by law.

3. Nonaffiliated third parties to whom disclosures may be made:

We may disclose nonpublic personal information about you, such as we have described above, to the following types of third parties, unless you tell us not to:

- * Financial service providers, such as property & casualty insurers, employee benefit insurers, life insurers, mortgage bankers, securities broker-dealers, investment companies, and insurance agents.
- * Fulfillment service providers, such as envelope stuffing services;
- * Government agencies to whom you are required to show proof of insurance coverage.

- * Financial institutions to whom you are required to show proof of insurance coverage to secure a loan or lease.

We may also disclose nonpublic personal information about you to non-affiliated third parties as permitted by law.

4. Our practices regarding information confidentiality and security:

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. Employees are educated about the importance of confidentiality and customer privacy. Employees are admonished that any breach of customer confidentiality will result in immediate job termination. We maintain physical, electronic, and organizational safeguards to protect information about you.

5. Affiliates with whom we share certain information protected by the Fair Credit Reporting Act, unless you tell us not to:

Unless you tell us not to, we may share with our affiliated companies information including:

- * Information we obtain from your insurance application, such as your income or marital status.
- * Information we obtain from a consumer report, such as your credit score or credit history.
- * Information we obtain to verify representations made by you, such as your open lines of credit.
- * Information we obtain from a person regarding employment, credit, or other relationship with you.

Our affiliated companies who may receive this information are financial service providers, such as insurance companies, mortgage lenders, and brokers. If you prefer that we not share this information, please give us a call at (270)422-2600.