

## ONLINE PRIVACY POLICY

### Anderson & Catania Surety Services, LLC

#### Privacy Policy Notice (a/o August 16, 2016)

##### I. Introduction:

As a current customer of Anderson & Catania Surety Services, LLC, we would like to take this opportunity to both thank you for your business and to share with you the importance our agency places upon protecting the privacy of information we gather from you in accordance with applicable state and federal laws.

Anderson & Catania Surety Services, LLC is a member of the financial services industry and, as such, our agency has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your information. The following is Anderson & Catania Surety Services, LLC's privacy policy regarding the customer information we collect. Contained in this privacy policy you will find (1) an explanation of the types of information Anderson & Catania Surety Services, LLC collects from our clients and the means used to collect such information, (2) an explanation of how Anderson & Catania Surety Services, LLC shares the information collected from our clients, and (3) an explanation of how Anderson & Catania Surety Services, LLC protects client information.

##### II. Information we collect and the means used to collect:

Anderson & Catania Surety Services, LLC collects information about our customers that is necessary to provide those services usual and customary to independent surety agents. Anderson & Catania Surety Services, LLC collects this necessary information from the following sources:

- Information we receive from you on applications or other forms, such as bond requests, personal financial statements, contractor questionnaires, etc. this information may include, but is not limited to, your name, address, and date of birth.
- Information about our clients' transactions with us; this information may include, but is not limited to, claims and payment history.
- Information we receive from a consumer-reporting agency; this information may include, but is not limited to a credit report.

To collect customer information from the above-stated sources, Anderson & Catania Surety Services, LLC may use the following means of communication to gather information: written, in-person, telephone, facsimile, electronically, and online.

##### III. How we share client information with non-affiliated third parties:

We don't share information about our customers or former customers with non-affiliated third parties other than as permitted or required by law. For example, Anderson & Catania Surety Services, LLC may share all of the information listed above with non-affiliated third parties for, including but not limited to, the following reasons:

- Information that is necessary to service or process the surety bond needs of our clients, in a manner that is consistent with the usual and customary services provided by independent surety agents. Such usual and customary services or processes provided by Anderson & Catania Surety Services, LLC to its customers include but are not limited to underwriting, rating, placement, and providing quotes for bonds that is germane to the coverage the customer places with our agency.
- Information that is necessary to protect the confidentiality or security of our client's records
- Information that is necessary to resolve client disputes or inquiries
- Information that is required by individuals or entities who are assessing our legal compliance.
- Information that is required for Anderson & Catania Surety Services, LLC to comply with the law.
- To an actuarial or research organization for the purpose of conducting actuarial or research studies

- Information that is necessary to protect against or prevent fraud, unauthorized transactions, claims, or other liability

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

IV. How we share client information with affiliated parties:

We do not share client information with any affiliate.

V. Our practices regarding information confidentiality and security:

We maintain physical, electronic, and procedural safeguards to guard your information. These safeguards include but are not limited to the following:

- We restrict access to nonpublic personal information about our clients and former clients to those employees who need to know that information in order to assist in providing services or products to the customer.
- We will punish any employees who impermissibly share client information.
- We use a secure Internet and e-mail provider to protect the confidentiality of electronic communications.

Anderson & Catania Surety Services, LLC appreciates your business and in order to continue building upon that relationship we believe it is necessary, not only from a legal standpoint, but also as a sound business practice that our customers understand the care our agency uses in handling your information. Anderson & Catania Surety Services, LLC will continue to monitor the effectiveness of this privacy policy.