

SEFCU Asset Management Services, LLC
Broadview Insurance Agency

Privacy Policy Notice

(Revised 11/30/2023)

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 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 SEFCU Asset Management Services, LLC operating under the assumed name of Broadview Insurance Agency.

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 from insurance scoring, driving records, and clue reports. We will run these reports as necessary to provide insurance products or quotations for new or alternative products.

2. Information we may disclose to third parties:

We may disclose all of the information that we collect about you, as described above.

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

A. 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 that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers, such as life insurers or accidental death and dismemberment insurers.
- Fulfillment service providers, such as mailing services, survey providers, and envelope stuffing services.

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

B. Notification of Your Right To Opt-Out of Certain Disclosures

As we have indicated in this Privacy Policy Notice, we collect certain nonpublic personal information about you, and we may disclose that information to certain non-affiliated third parties for purposes other than those expressly permitted by the Gramm-Leach-Bliley Act and the federal and state regulations implementing that Act. If you prefer that we not disclose nonpublic personal information about you to non-affiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than those disclosures that are expressly permitted by the Gramm-Leach-Bliley Act and its implementing regulations).

If you wish to opt out of such disclosures to non-affiliated third parties, you may check the appropriate box on the attached form and elect to mail it back to the address shown on the form.

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

A. Information we can share with our affiliates, unless you tell us not to:

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

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

B. Our affiliated companies who may receive this information are:

- Financial service providers, such as:
Broadview Federal Credit Union, SEFCU Services, LLC (d/b/a Homeowners Advantage & SEFCU Mortgage Services), or Old Heritage Realty Services, LLC

C. How to tell us not to share this information with our affiliated companies:-

If you prefer that we not share this information with our affiliated companies, you may direct us not to share this information by doing the following:

Check the appropriate box on the attached form and mail it back to the address shown on the form.

5. 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. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

6. Our policy regarding dispute resolution:

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

7. Reservation of the right to disclose information in unforeseen circumstances:

In connection with the potential sale or transfer of its interests, SEFCU Asset Management Services, LLC and its affiliates reserves the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state and country of residency and other information that you provide through other communications to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be SEFCU Asset Management Services LLC's successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

8. Customer acknowledgement and signature:

By signing my name below, I am indicating that I have read the privacy policy of SEFCU Asset Management Services, LLC operating under the assumed name of Broadview Insurance Agency, and that I understand its terms. No promises or representations have been made to me to induce me to sign this form.

Customer Signature

Date

**SEFCU Asset Management Services, LLC
Broadview Insurance Agency**

Opt Out Form
(Revised 11/2023)

Please read the text below and decide whether you wish to exercise your right to opt out of the information sharing described. If you choose to exercise your right to opt out, you must mail this form back to us at 469 State Street, 3rd Floor Schenectady, NY 12305. Your response must be postmarked no later than 30 days from the date you received this notice from us in person in order for it to be valid. If you do not mail this form back or do not mail it back within 30 days, you have not exercised your opt out right, and we can share the information described. **Please note: even if you do not opt out Broadview Insurance Agency will not sell your information to a 3rd party for marketing purposes.**

_____ I wish to exercise my right under the Gramm Leach-Bliley Act to opt out of SEFCU Asset Management Services, LLC’s sharing nonpublic personal information about me to non-affiliated third parties for purposes other than those that are permitted by law. This election will limit communications from Broadview Insurance Agency to our policy holders.

_____ I wish to exercise my right under the Fair Credit Reporting Act to opt out of SEFCU Asset Management Services, LLC’s sharing non-transactional information about me to affiliates. If elected you will not receive information from Broadview FCU, SEFCU Services, LLC (d/b/a Homeowners Advantage & SEFCU Mortgage Services), or Old Heritage Realty Services, LLC originating from Broadview Insurance Agency information.

Customer Signature

Date

Print Name

Address