

EXCHANGE UNDERWRITERS, INC. PRIVACY POLICY

I. Introduction:

As a current customer of Exchange Underwriters, Inc. , we would like to take this opportunity both to 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.

Exchange Underwriters, Inc. 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 Exchange Underwriters, Inc.'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 Exchange Underwriters, Inc. collects from our clients and the means used to collect such information, (2) an explanation of how Exchange Underwriters, Inc. shares the information collected from our clients, (3) an explanation of how Exchange Underwriters, Inc. protects client information, and (4) an opportunity for you to opt-out of certain types of information sharing in which Exchange Underwriters, Inc. engages.

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

Exchange Underwriters, Inc. collects information about our customers that is necessary to provide those services usual and customary to independent insurance agents. Exchange Underwriters, Inc. collects this necessary information from the following sources:

- Information we receive from you on applications or other forms ; this information may include, but is not limited to, your name, address, and date of birth.
- Information about our clients' transactions with us and our affiliates; 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 driving record or insurance score report.

To collect customer information from the above-stated sources, Exchange Underwriters, Inc. may use the following means of communication to gather information: written, in-person, by telephone, by facsimile, electronically, and on-line.

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, Exchange Underwriters, Inc. may share client information with non-affiliated third parties without your permission for the following reasons:

- Information that is necessary to service or process the insurance needs of our clients, in a manner that is consistent with the usual and customary services provided by independent insurance agents. Such usual and customary services or processes provided by Exchange Underwriters, Inc. to its customers include but are not limited to underwriting, shopping the renewal, rating, placement, and providing quotes for insurance 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 Exchange Underwriters, Inc. to comply with the law.
- Information requested by 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

IV. Information sharing of which you may opt-out:

Affiliate sharing of which you may opt-out: Unless you opt-out, we may share with our affiliated companies information about you, including, but not limited to: information we obtain from your insurance application, such as your income or your

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; and, information we obtain from a person regarding his or her employment, credit, or other relationship with you, such as your employment history.

Our affiliated companies that may receive this information are:

First Federal Savings Bank and affiliates

Under no circumstances will we disclose any medical information other than as required or permitted by law.

V. How to exercise your right to opt-out of certain information sharing:

To exercise your right to opt-out of certain information sharing, you must complete the attached "Opt-Out Form" and send the completed form to Exchange Underwriters, Inc., Attn: Privacy Department, 121 West Pike Street, Canonsburg, PA 15317. 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.

VI. 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.

Exchange Underwriters, Inc. 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. Exchange Underwriters, Inc. will continue to monitor the effectiveness of this privacy policy.



Exchange Underwriters, Inc. Opt Out Form

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 Exchange Underwriters, Inc., Attn: Privacy Department, 121 West Pike St., Canonsburg, PA 15317. 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.

_____ I wish to exercise my right under the Fair Credit Reporting Act to "opt out" of Exchange Underwriters, Inc.'s sharing information about me with affiliates.

Customer Signature

Date

Print Name