

Dear Clients:

As a current customer of our agency, we take this opportunity to both thank you and share with you the importance in which we hold the privacy and confidentiality of your insurance and personal information.

Mundy Insurance Agency, as a member of the financial services industry, has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your insurance information.

Working with you, Mundy Insurance Agency gathers the necessary information from you and other public and insurance sources to execute the insurance market search and placement for the insurance coverage's your needs/risk exposures require. 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; and
- Information we receive from a consumer reporting agency.

In doing so, Mundy Insurance Agency exchanges such information only with other insurance related parties that are similarly obligated under state and federal privacy laws and have in place the appropriate procedures to keep all treatments and exchanges of your information within the requirements of these laws:

1. We may disclose the following kinds of nonpublic information about you:
 - Information we receive from you on applications or other forms, such as your name, address, social security number, and beneficiary information;
 - Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history.

And as we place your insurance with these carriers, both our agency and the carriers work together (as well as individually) to retain uses for only those activities required to underwrite, issue and service your policy of insurance, as well as conduct claim activities – should that be necessary on your behalf. We restrict access to nonpublic personal information about you 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.

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

All of these professional financial service operations are subject to state and federal privacy laws and are bound by their agreement with us to also comply with the insurance requirements in this area as well. Should you purchase their product or service, a copy of their privacy practices will be sent to you.

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call the following toll-free number: 800/653-9457.

We know that you have other choices when it comes to insurance and financial services. That is why we at Mundy Insurance Agency appreciate your decision to place your financial service needs with us. We value you and your business, and look forward to a continuing client relationship with you. Mundy Insurance Agency wants to earn your partnership to explore your financial service needs, determine the various placement options that may respond to these needs and over time build the type of financial service portfolio you need to secure your family needs and assets.

Should you have any questions, please do not hesitate to call me.

Sincerely,

MUNDY INSURANCE & REAL ESTATE AGENCY, INC.

Robert E. Mundy, II
President

REM/dlm

I have read the above Disclosure and waive my right to receive this Disclosure each year. I do understand that Mundy Insurance Privacy Policy can be accessed at www.mundyins.com or by asking for a copy at Mundy Insurance Agency's office.

Signed: _____