

WHAT DOES BEARENCE MANAGEMENT GROUP DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Information we receive from you on applications or other forms (i.e., name, address and social security number) ▪ Information about your transactions with us, our affiliates or others (account balances, payment history) ▪ Information we receive from a consumer reporting agency (credit worthiness, credit history)
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bearence chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bearence share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	N/A

To limit our sharing	<ul style="list-style-type: none"> ▪ Visit us online: www.bearence.com <p style="text-align: center;">or</p> <ul style="list-style-type: none"> ▪ Mail the form on last page of this document <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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Questions?	Call or go to our website @ www.bearence.com and go to the "contact us" section
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Who we are

Who is providing this notice?

Bearence Management Group

What we do

How does Bearence Management Group protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Bearence Management Group collect my personal information?

We collect your personal information, for example, when you

- submit an application or other form
- perform a transaction with us
- if we receive information from a consumer reporting agency

We also may collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Bearence Management Group

Privacy Notice – Opt Out Form

Instructions: No further action is needed unless you choose to limit your information that is shared. If so, please complete and return the information below.

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me

- Apply my choices only to me

Name		Mail to: Bearence Management Group Attn: Office Manager 1045 76th Street, Suite 4000 West Des Moines, IA 50266
Address		
City, State, Zip		
Policy Number		