

On Behalf Of: Oklahoma Farm Bureau Mutual Insurance Company and AgSecurity Insurance Company. When you see the words we, us, or our within this *Joint Privacy Notice*, you should understand that those words include Oklahoma Farm Bureau Mutual Insurance Company and AgSecurity Insurance Company.



How We Maintain The Confidentiality and Security Of Your Information

We carefully restrict access to non-public personal information to our employees, our independent contractor insurance agents,

our service contract providers, and our affiliates and subsidiaries. The right of our employees, our independent contractor insurance agents, our service contract providers, and our affiliates and subsidiaries to further disclose and use the information is limited by our employee handbook, agent's manual, applicable law, and non-disclosure agreements where appropriate. We maintain physical, electronic, and procedural safeguards that comply with Federal and state law to guard your non-public personal information.

Our Commitment To Safeguarding your Privacy

This *Joint Privacy Notice* is being provided to you to inform you of our practices and procedures regarding the sharing of non-public personal information. Non-public personal information is personally identifiable financial information about you, your family, or your household that we may obtain directly from you, that we may obtain as a result of our business dealings with you, or that we may obtain from any other source.

We do not engage in the practice of disclosing your non-public personal information to non-affiliated third parties other than, as necessary, to provide quality insurance services to our customers. For instance, we do not sell your name, address or telephone number to telemarketers or to direct mail solicitors. We do not engage in "list-selling," and we do not offer your personal information to publishing houses, retailers, or coupon companies.

During the continuation of our customer relationship with you, we will also provide you with a copy of this *Joint Privacy Notice* at least once during each calendar year as part of a regular mailing, such as within a billing or a renewal notice or with a policy and at any time that you request in writing a copy of this *Joint Privacy Notice*. Further, because of Federal and state laws, regulations and business practices can change at any time, we may revise this *Joint Privacy Notice* accordingly. Once you cease to be a policyholder, we will stop sending you annual privacy notices.

Information We May Collect and Use

During the course of reviewing your application for insurance coverage and deciding whether or not to underwrite the insurance policy for which you have applied, and, if we issue you a policy, during the course of providing services to you as required by the policy, we collect and evaluate information 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 consumer reporting agencies; and
- Information we receive from state or federal agencies.

It is important for us to collect and use this information to properly provide, administer and perform services on your behalf. We could not provide optimum service to you without collecting and using this information.

Information We May Disclose

We regard all of your personal information as confidential. Therefore, we do not disclose any non-public personal information about our customers or former customers to anyone except as permitted by law. In the course of conducting our business dealings, we may disclose to other parties certain information we have about you. These disclosures are only made in accordance with applicable laws, and may include disclosures to reinsurers, administrators, service providers, consultants and regulatory or governmental authorities. Furthermore, certain disclosures of information will be made to your Farm Bureau personnel authorized to have access to your personal information for the purpose of administering your business and providing services to you.

We may disclose the following categories of information to companies that perform services on our behalf or to other financial institutions with which we have joint marketing agreements:

- Information we received from you on applications or other forms, such as your name, address, social security number or county Farm Bureau membership number;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premium, loss history and payment history; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

These entities with which we share personal information are required to maintain the confidentiality of that information. We do not authorize these parties to use or disclose your personal information for any purpose other than for the express purpose of performing work on our behalf or as required or permitted by law.

Your Opt-Out Right

If you prefer that we not disclose nonpublic personal financial 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 (information sharing which is permitted by law includes sharing information with our affiliates and non-affiliates about our transactions or experiences with you for business, administrative and other legal purposes).

If you wish to opt out of disclosures to non-affiliated third parties, you may choose one of the following options:

1. Complete the opt-out form on our web-site located at okfarminsurance.com
2. Mail or Fax the attached opt-out form to us. Fax # (405) 523-2581.

Your opt-out form must reach us within 30 days of your receipt of our privacy notice. Your opt-out request will take effect on the 7th day following receipt of your request, to allow for notification to all applicable affiliated or non-affiliated third parties.

If you share your account with another person, either of you may opt-out of disclosures (other than disclosures permitted by law) for both of you.

Conclusion

If you have any questions or comments concerning this *Joint Privacy Notice* or our privacy standards and procedures, please write us at Post Office Box 53332, Oklahoma City, Oklahoma 73152-3332. Our functional regulator is the State of Oklahoma, Department of Insurance. If we cannot resolve your concerns or answer your questions, feel free to contact our regulator.

This Joint Privacy Notice describes our company's privacy policy and practices in accordance with the Gramm-Leach-Bliley Act, 15 USC §6801, and with various state-specific privacy/financial information laws and regulations in the states in which our company does business.

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2501 N. Stiles, Oklahoma City, Oklahoma 73105

OPT-OUT NOTICE

I prefer that you do not disclose nonpublic personal financial information about me to non-affiliated third parties, (other than disclosures permitted by law, which include sharing information with our affiliates and non-affiliates about our transactions or experiences with you for business, administrative and other legal purposes).

In order for an opt-out notice to be valid, all *required information must be completed. Mail this form to: OFBMIC, c/o Opt-Out Notice, 2501 N. Stiles, Oklahoma City, Oklahoma 73105

*NAME: _____

*TELEPHONE NUMBER: _____

*ADDRESS: _____

*CITY: _____

*E-MAIL: _____

*POLICY NUMBER: _____

*MEMBERSHIP NUMBER: _____