

PRIVACY STATEMENT

Title V of 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 the Chester Perfetto Agency, Inc.

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.

At the Chester Perfetto Agency, Inc. we are committed to providing you the best service while earning your trust and protecting the privacy of your information. We understand and respect the fact that you may wish to keep your personal information confidential.

The following is our policy on how we handle your information:

We collect nonpublic personal financial information about you from the following sources:

- Information from applications. This is information you give us on applications and other forms by phone or at www.perfetto-insurance.com. This information includes your name, address, telephone number, driver's license number, social security number, date of birth, length of employment, gender, marital status, prior insurance information, status of home ownership, length of residency, vehicle description, miles driven and vehicle use/driving history that we receive from you on applications or other forms.
- Information about transactions. This is information about your trusted transactions with us and our affiliates. It includes your insurance coverage premiums and selection, your payment and claims history and information necessary for billing and payment. Other information used to investigate and settle insurance claims, such as witness statements and police reports, may be included as well.
- Information we receive from a consumer reporting agency. This information is generally used to confirm or supplement application information. We disclose consumer report information only as necessary to quote or service your insurance policy and as permitted by law. By obtaining a quote, you consent to our sharing of this information with companies and their affiliates for underwriting purposes.

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

We may disclose nonpublic personal financial information about you to the following types of third parties:

- financial service providers, such as mortgage bankers, credit card companies and securities broker-dealers, etc.
- non financial companies, such as retailers, direct marketers, airlines and publishers; and
- we also may disclose nonpublic personal financial information about your to non-affiliated third parties as permitted by law.

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:

- call us at (610) 678-0373;
- email us at cpsales@perfetto-insurance.com; or
- check the appropriate box and fill out the attached form and mail it back to the address shown here.

Within in the agency, we restrict access to nonpublic personal financial information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal financial information.

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.

In connection with the potential sale or transfer of its interest, Chester Perfetto Agency, Inc., 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 Chester Perfetto Agency'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.

OPT-OUT FORM

Please read the text attached 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 40 Commerce Drive, Wyomissing, PA 19610-6050. 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 within 30 days, you have not exercised your "opt out" right, and we can share this information described.

_____ I wish to exercise my right under the Gramm-Leach-Bliley Act to "opt out" of Chester Perfetto Agency's sharing nonpublic personal information about me to non-affiliated third parties other than those that are permitted by law.

_____ I wish to exercise my right under the Fair Credit Reporting Act to "opt out" of the Chester Perfetto Agency's sharing non-transactional information about me to affiliates.

Name

Street Address

City State Zip Code

Phone number