

FACTS **WHAT DOES PFC INSURANCE 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"> ■ Social Security number and income ■ credit history and assets ■ insurance claim history and employment information |
| 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 PFC Insurance chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does PFC Insurance 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 | We don't share |
| 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 nonaffiliates to market to you | No | We don't share |

| | |
|-----------------------------|--|
| To limit our sharing | <ul style="list-style-type: none"> ■ Call (671) 647-6820 ■ Visit us online: www.pfcguam.com or ■ Mail the form below <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. However, you can contact us at any time to limit our sharing.</p> |
| | Questions? Call (671) 647-6820 or go to www.pfcguam.com |

Cut -----

| | |
|---|---|
| Mail-in Form | |
| <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choice only to me</p> | <p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not use or allow your affiliates my personal information to market to me.</p> |
| | Name |
| | Address |
| | City, State, Zip |
| | Tax Identification Number |
| Mail To | <p>PFC Insurance 126 Chalan San Antonio Tamuning, GU 96913</p> |

Who we are

| | |
|-------------------------------|---------------|
| Who is providing this notice? | PFC Insurance |
|-------------------------------|---------------|

What we do

| | |
|---|---|
| How does Personal Finance Center 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 Personal Finance Center collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for a loan or open an account ■ apply for insurance or show your government-issued ID ■ provide employment information <p>We also collect your personal information from other companies</p> |
|---|---|

| | |
|--------------------------------|--|
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
|--------------------------------|--|

Definitions

| | |
|-------------------|---|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies like PFC Finance, PFC Development and PFC Shared Services.</i> |
|-------------------|---|

| | |
|----------------------|--|
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>PFC Insurance does not share with nonaffiliates so they can market to you.</i> |
|----------------------|--|

| | |
|------------------------|--|
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>PFC Insurance doesn't jointly market.</i> |
|------------------------|--|

Other important information

Important Information about Credit Reporting. We may report information about your loan-related accounts to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Children's Privacy. Protecting the privacy of our children is essential. For that reason, our website is not structured to attract children under the age of 13.