



## FACTS

### WHAT DOES SOUTH CAROLINA FINANCIAL SOLUTIONS, LLC, DBA INSURANCE SOLUTIONS 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:

- Social Security number and medical information
- Income and employment information
- Assets and insurance claim 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 South Carolina Financial Solutions, LLC chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does South Carolina Financial Solutions, LLC share? | Can you limit this sharing? |
|---|---|-----------------------------|
| <b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes   | No                          |
| <b>For our marketing purposes –</b> to offer our products and services to you   | Yes   | No                          |
| <b>For joint marketing with other financial companies</b>   | Yes   | No                          |
| <b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences   | Yes   | No                          |
| <b>For our affiliates' everyday business purposes –</b> information about your creditworthiness   | No  | We don't share              |
| <b>For our affiliates to market to you</b>  | Yes   | Yes                         |
| <b>For nonaffiliates to market to you</b>   | No  | We don't share              |

#### To limit our sharing

- Call 843-797-8300 (**Charleston**) or 800-845-0432 (**Nationwide**) or
- Visit us online at [scfederal.org](http://scfederal.org)

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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.

#### Questions?

Call 843-797-8300 (**Charleston**) or 800-845-0432 (**Nationwide**) or visit us online at [scfederal.org](http://scfederal.org)

## Who we are

**Who is providing this notice?**

South Carolina Financial Solutions, LLC, DBA Insurance Solutions

## What we do

**How does South Carolina Financial Solutions, LLC, DBA Insurance Solutions 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 South Carolina Financial Solutions, LLC, DBA Insurance Solutions collect my personal information?**

We collect your personal information, for example, when you

- Apply for insurance or pay insurance premiums
- File an insurance claim or give us your contact information
- Provide account information

We also 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.

## Definitions

**Affiliates**

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

- Our affiliates include South Carolina Federal Credit Union

**Nonaffiliates**

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

- South Carolina Financial Solutions, LLC DBA Insurance Solutions does not share with nonaffiliates so they can market to you

**Joint marketing**

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

- Our joint marketing partners include UNFCU Financial Services, LLC, DBA, UNFCU Financial Advisors and MetLife