



## PRIVACY POLICY OF

**5Star Financial, LLC**

**5Star Bank**

**5Star Life Insurance Company**

**AFBA 5Star Investment Management Co.**

**AFBA 5Star Fund, Inc.**

**AFBA Five Star Securities Company**

We value you as a customer and take your personal privacy seriously. We believe that it is important to protect the confidentiality of your personal information (referred to in this policy as “information”). That’s why we take every reasonable precaution to safeguard your information. Details of our approach to privacy and how we safeguard your information are set forth in the Privacy Policy that follows.

### **Why We Collect And How We Use Information**

We collect information about you to help us service your financial needs, to provide you with quality products and services and to fulfill legal and regulatory requirements. We use this information for business purposes with respect to our insurance, banking and mutual fund business relationships involving you. These business purposes include evaluating a request for our products or services, processing benefits claims, administering our products or services, and processing transactions requested by you. It is also used to assure compliance with laws and regulations pertaining to our business. We may also use information to offer you other products or services we provide.

### **How We Collect Information**

We obtain most information directly from you. The information you give us when applying for our products or services generally provides the information we need and will vary depending on the product or service you have requested. However, if we need to verify information or need additional information, we may obtain it, as applicable from third parties such as consumer reporting agencies, physicians, hospitals and other medical personnel.

### **Information Sharing**

Third-parties that help us conduct our business or perform services on our behalf as well as financial institutions with which we have joint marketing agreements may have access to your information. We may disclose information such as your name, address, social security number and account balances, if any, to these associates. These associates are permitted to use this information only for the business purposes for which they were retained, or as required by law. We may also use your information within our affiliated companies to inform you about our innovative financial products and services. Other than this, we do not disclose any information about you, including phone numbers and e-mail addresses to anyone except as permitted or required by law. If you prefer we not share your name with our affiliated companies, simply notify us in writing or call us toll-free at 1-800-776-2322 and we will honor that request. If you have notified us before, you do not need to notify us again.

### **How We Protect Information**

We restrict access to your information to those associates who have a business need to know that information in order to provide products or services to you or to maintain your accounts. These associates are governed by a strict code of conduct and are required to maintain the confidentiality of customer information. We also maintain physical, electronic and procedural safeguards to protect your information.

### **Reviewing Your Information**

Keeping your information accurate and up-to-date is very important to us. You may obtain information we have about you (other than information relating to a claim or a criminal or legal proceeding) by writing to us and describing the information you would like. If you believe any of the information is incorrect you may advise us of any corrections you believe should be made. To obtain a report or if you have any questions about our Privacy Policy, please write to us at 909 North Washington Street, Alexandria, VA 22314 – Attention Compliance Department; or call us at 1-800-776-2322; or visit our website at [www.afba.com](http://www.afba.com).

### **Changes to Our Privacy Policy**

Notice of our Privacy Policy will be provided to you annually, as long as you maintain an ongoing relationship with us. This policy may change from time-to-time, but you can always view our current policy on our website at [www.afba.com](http://www.afba.com). Our policy applies to both current and former customers.

### **Affiliated Companies**

This notice describes the Privacy Policy of 5Star Financial, LLC; 5Star Bank; 5Star Life Insurance Company; AFBA 5Star Investment Management Co.; AFBA 5Star Fund, Inc., and AFBA Five Star Securities Company.