

**FACTS****WHAT DOES BCI FINANCIAL CORP.  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	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"> <li>■ Social Security Number and Income</li> <li>■ Account Balances and Payment History</li> <li>■ Credit History and Credit Scores</li> </ul>
<b>How?</b>	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 personal information; the reasons BCI Financial Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information Share	Does BCI Financial Corporation 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	We do not share
<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	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	NO	We do not share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call Toll Free at 866-224-2677 and choose Option 4 (Customer Service)</li> <li>■ Or by email to: <a href="mailto:CustomerService@BCIFinancial.com">CustomerService@BCIFinancial.com</a></li> </ul> <p><b>Please note:</b> 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call toll free at 866-224-2677, Option 4 or by email to: <a href="mailto:CustomerService@BCIFinancial.com">CustomerService@BCIFinancial.com</a>

Who we are	
Who is providing this notice?	BCI Financial Corporation and Rourke Insurance Agency, Incorporation (a Farmers Insurance Affiliate)
What we do	
How does BCI Financial Corporation protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information.</p>
How does BCI Financial Corporation collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Apply for a loan or give us your income information</li> <li>■ Show your driver's license or provide employment information</li> <li>■ We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	When you limit sharing for an account you hold jointly, it limits the other account holder's information also.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include:</i> <i>Rourke Insurance Agency, Incorporated (a Farmers Insurance Affiliate)</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ BCI Financial Corporation does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>BCI Financial Corporation does not jointly market with nonaffiliates.</p>
Other important information	
BCI Financial Corporation's Privacy Notice is continuously posted at <a href="http://www.bcifinancial.com">www.bcifinancial.com</a>	