

WHAT DOES CARIBOU 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ account balances and credit card and other debt ▪ credit history and checking account 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 Caribou chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Caribou 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	No
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"> • Visit us online: https://insurance.caribou.com/affiliate-opt-out <p>Please note: If you are a new customer, we can begin sharing your information 45 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.</p>	
Questions?	Call 1-877-445-0070	



Who we are	
Who is providing this notice?	Caribou Financial, Inc., Caribou Insurance Services, LLC, and Caribou Insurance Associates, LLC (together, "Caribou")
What we do	
How does Caribou 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 Caribou collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">▪ apply for a loan or apply for insurance▪ provide account information or give us your income information▪ give us your contact 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 <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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. <ul style="list-style-type: none">▪ <i>Our affiliates include financial companies with the Caribou name.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ <i>Caribou does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">▪ <i>Caribou does not jointly market.</i>
Other Important Information	
<p>California residents: We will not disclose your personal information to affiliates for their marketing purposes, or disclose information about your creditworthiness to affiliates, if you instruct us not to by using the opt-out methods on the first page or in the "Important Privacy Choices for Consumers" form provided with this notice. Vermont residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at https://www.caribou.com/privacy-policy or by calling 1-877-445-0070.</p>	

Important Privacy Choices for Consumers (California Residents Only)

You have the right to control whether we share some of your personal information.
Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.



Time Sensitive Reply

You may make your privacy choices at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with which we have contracts to provide products and services.

Name: _____

Account Number(s): _____

Signature: _____

To exercise your choices, do one of the following:

(1) Fill out, sign and send back this form to us at Caribou, Attn: Legal, 1717 Rhode Island Avenue NW, Suite 500, Washington, DC 20036 (you may want to make a copy for your records); or

(2) Call this toll-free number 1-877-445-0070; or

(3) Reply electronically by contacting us through the following Internet option:

<https://insurance.caribou.com/affiliate-opt-out>