

Privacy Policy Notice

Revised August 2026

What this notice explains

Protecting your personal information is important to us. This notice explains what information we collect, why we use or share it, who may receive it, how we protect it, and the choices you have about certain types of sharing.

Your choices at a glance

- You may limit certain sharing with non-affiliated third parties.
- You may limit the sharing of certain information with Broadview affiliates.
- You may exercise an available opt-out right at any time. Affiliate sharing may begin 30 days after you become a customer if we have not received your opt-out request.

Purpose of this notice

The Gramm-Leach-Bliley Act (GLBA) requires financial institutions to provide notice of their privacy policies and practices, including the types of nonpublic personal information they collect and the categories of persons or organizations to whom that information may be disclosed. This notice describes the privacy practices of Broadview Insurance Agency, LLC (BIA).

GLBA also provides a right to limit certain disclosures of nonpublic personal information to non-affiliated third parties when the disclosure is not otherwise permitted by law. This is commonly called an “opt-out” right. The Fair Credit Reporting Act (FCRA) also provides a right to limit certain sharing with affiliates, as described below.

Key terms

Term	Plain-language meaning
Nonpublic personal information	Personal information we collect about you in connection with providing insurance products or services. Examples include application information, transaction information, consumer report information, driving history, and insurance claims history.
Affiliate	A company related to BIA by common ownership or control. BIA affiliates identified in this notice are Broadview Federal Credit Union and Old Heritage Realty Services, LLC.
Non-affiliated third party	A company that is not related to BIA by common ownership or control.
Opt out	A direction from you that limits certain information sharing covered by GLBA or FCRA. Opting out does not stop sharing that is permitted or required by law.

Information we collect

We collect nonpublic personal information from the following sources:

- Information you provide on applications or other forms, such as your income or marital status.
- Information about your transactions with us, our affiliates, or others, such as income and open lines of credit.
- Information from consumer reporting agencies, such as credit related information including credit score or credit history.
- Information we obtain from a person regarding its employment, credit, or other relationship with you.
- Information used to evaluate insurance eligibility and pricing, such as insurance scores, driving history, and insurance claims history. We may obtain these reports as needed to provide insurance products, quotations, or alternatives.

Why we use or share information

We may use or share information to provide insurance products and services, administer or service coverage, support business operations, conduct permitted marketing activities, comply with legal requirements, or for other purposes permitted by law.

As part of providing insurance products and services, we may share information you provide with insurance companies, wholesalers, managing general agents (MGAs), brokers, comparative rating systems, insurance technology platforms, and other service providers as necessary to obtain insurance quotes, evaluate eligibility, underwrite risks, place coverage, administer policies, process claims, and service your insurance needs.

Sharing with non-affiliated third parties

We may disclose the categories of nonpublic personal information described in this notice to non-affiliated third parties that perform marketing services for us or to financial institutions with which we have joint marketing agreements. These parties may include:

- Financial service providers, such as life insurers or accidental death and dismemberment insurers.
- Service providers that support communications or customer outreach, such as mailing, survey, fulfillment, or document delivery providers.

We may also disclose nonpublic personal information to non-affiliated third parties when the disclosure is permitted or required by law.

Your GLBA choice

You may direct us not to disclose your nonpublic personal information to non-affiliated third parties for purposes that are not otherwise permitted by law. This choice does not apply to disclosures that are permitted or required by law. To make this election, select the applicable choice on the Information Sharing Opt-Out Form and return it using the address on the form.

Sharing with affiliates

Unless you tell us not to, we may share certain information with our affiliated companies. Affiliates are companies related by common ownership or control. BIA affiliates identified in this notice are Broadview Federal Credit Union and Old Heritage Realty Services, LLC.

Information that may be shared includes:

- Information from your insurance application, such as income or marital status.
- Information from a consumer report, such as credit score or credit history.
- Information used to verify representations you make, such as open lines of credit.

- Information obtained from another person regarding that person's employment, credit, or other relationship with you, such as your employment history.

We may share this information to better understand your financial needs, offer relevant products and services, support servicing activities, and conduct permitted marketing activities.

Your FCRA choice

You may direct us not to share certain information with our affiliates. To make this election, select the applicable choice on the Information Sharing Opt-Out Form and return it using the address on the form. You may opt out at any time. If we do not receive your request within 30 days after you become a customer, affiliate sharing may begin. A later opt-out request will apply to future sharing to the extent required by applicable law.

How we protect information

We use administrative, technical, electronic, and physical safeguards that comply with federal regulations, designed to protect personal information from unauthorized access, use, or disclosure. We limit access to nonpublic personal information to employees and service providers who have a legitimate business need for the information to provide or support products and services.

Business transfers

If BIA is involved in a merger, acquisition, transfer, corporate reorganization, sale of assets, or similar business transaction, customer information may be transferred or sold to a successor organization. Any transfer will be handled in accordance with applicable law, and the successor organization will be expected to protect the information consistently with this notice and applicable legal requirements.

Dispute resolution

Any dispute, question, controversy or claim arising out of or relating to this privacy policy, or an alleged breach of it, will be resolved through arbitration administration by the Judicial Arbitration and Mediation Service ("JAMS") in accordance with the provisions of its Commercial Arbitration Rules. A court with jurisdiction may enter judgment on the arbitration award.

Joint Policyholders

Any privacy election submitted by one policyholder will apply to all policyholders associated with the policy unless otherwise prohibited by law.

Former Customer

For the avoidance of doubt, when you are no longer a customer, we continue to share your information as described in this notice, subject to applicable law and any opt-out elections you have made.

Customer acknowledgment

By signing below, I acknowledge that I received and had an opportunity to review the Broadview Insurance Agency, LLC Privacy Policy Notice. My signature acknowledges receipt only and does not waive any rights or choices described in this notice.

Customer Signature

Date

Print Name

Questions or changes to your choice

You may change an available information sharing choice at any time. Use the Information Sharing Opt-Out Form or contact Broadview Insurance Agency using the contact information included with this notice. If you mail the form, send it to 4 Winners Circle, Suite 1, Albany, NY 12205.

Broadview Insurance Agency, LLC

Information Sharing Opt-Out Form

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You may opt out at any time.

To prevent affiliate information sharing before it begins, return this form within 30 days after becoming a customer. If we do not receive your request within 30 days, BIA may begin affiliate sharing as described in the Privacy Policy Notice. If you opt out later, we will apply your request to future sharing to the extent required by applicable law.

Please review each choice below. You may select either choice or both choices. Even if you do not opt out, BIA will not sell your information to a third party for marketing purposes.

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Do not share my information with certain non-affiliated third parties.

I direct Broadview Insurance Agency, LLC not to share my nonpublic personal information, including information about creditworthiness, with non-affiliated third parties, except when sharing is permitted or required by law.

What this means: This may limit certain marketing communications or offers available through BIA's business relationships. It will not stop sharing that is permitted or required by law.

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Do not share certain information with affiliates.

I direct Broadview Insurance Agency, LLC, not to share certain information about my creditworthiness, eligibility, or other information covered by the Fair Credit Reporting Act with its affiliates.

What this means: You may not receive marketing communications or offers from Broadview Federal Credit Union or Old Heritage Realty Services, LLC that are based on information obtained from BIA.

How to submit this form

Complete the information below and mail the form to:

**Broadview Insurance Agency, LLC
4 Winners Circle, Suite 1
Albany, NY 12205**

We will process your request as soon as reasonably practicable and in accordance with applicable law.

Print Name

Address

City, State, ZIP

Customer Signature

Date

Keep a copy of this completed form for your records.