

ATTORNEYS'
TITLE
GUARANTY
FUND,
INC.

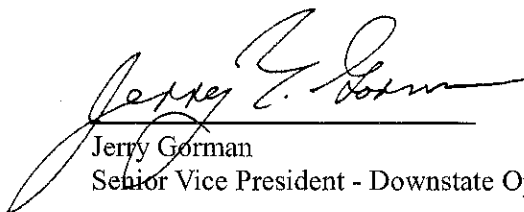
TO: ATG Members
FROM: Jerry Gorman
DATE: June 11, 2001
RE: New Federal Disclosure Form

Effective July 1, 2001, Title V of the Gramm-Leach-Bliley Act (GLBA) prohibits any financial institution, including insurance companies, from sharing nonpublic, personal information with third parties unless a notice of the company's privacy policy is distributed to the consumer and the consumer does not preclude distribution of the information. The information gathered by ATG agents for issuance of title commitments, policies, and closing documents includes nonpublic personal information as defined in the Act. Therefore, disclosure is required and the seller and buyer must be given the opportunity to prohibit ATG's use of this information.

ATG has developed a disclosure notice containing an opt-out form the consumer can complete and mail to ATG (Privacy Policy Notice attached). Having received an opt-out notice, ATG is precluded from sharing nonpublic, personal information from the transaction with any nonaffiliated third party.

This new law creates a federal disclosure duty in addition to the existing state disclosure duty. Since 1990, the Illinois Title Insurance Act has required a disclosure of the financial interest of the ATG member as a "producer of title insurance." This disclosure form must be issued at the commencement of the transaction and include an estimate of title charges. From a practical standpoint, we believe it is best to deliver these two forms to the consumer at the commencement of the transaction. Therefore, we require that the Privacy Policy Notice accompany the commitment when it is sent to all parties to the transaction or their agent (attorney). In order to properly identify the transaction, the commitment number must be inserted in the Privacy Policy Notice on the designated line of the opt-out form.

Thank you for your cooperation. If you have additional questions, please call Jerry Gorman at 800.252.0402 or e-mail at jgorman@atgf.com.



Jerry Gorman
Senior Vice President - Downstate Operations

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OFFICES IN CHAMPAIGN, CHICAGO, FLOSSMOOR, LIBERTYVILLE,
LOMBARD, MT. PROSPECT, NORTH RIVERSIDE, OAK LAWN, BELLEVILLE, ILLINOIS
AND MADISON, WISCONSIN

www.atgf.com

ATTORNEYS' TITLE GUARANTY FUND, INC.

PRIVACY POLICY NOTICE

(As of July 1, 2001)

PURPOSE OF THIS NOTICE

A federal privacy law enacted under Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this notice of the privacy policies and practices of Attorneys' Title Guaranty Fund, Inc. (ATG). The provisions of this notice apply to all ATG customers, former as well as current.

OUR PRIVACY POLICIES AND PRACTICES

1. Information we collect:

We collect nonpublic personal information about you from the following sources:

- Applications or other forms;
- Transactions with us, our affiliates, or other non-affiliated third parties; and
- Consumer reporting agency.

2. Information we may disclose to affiliates and third parties as permitted by law:

We may disclose all non-public personal information that we collect about you to affiliates or non-affiliated third parties as permitted by law.

3. Information we may disclose to third parties for marketing purposes:

We may also disclose non-public personal information that we collect about you to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements, such as:

- Fulfillment service providers, such as envelope stuffing services;
- Financial institutions with whom we have joint marketing agreements, such as
 - ... national banks and their subsidiaries;
 - ... Federal branches and Federal agencies of foreign banks, and any subsidiaries of such entities;
 - ... member banks of the Federal Reserve System;
 - ... branches and agencies of foreign banks and commercial lending companies owned by foreign banks;
 - ... organizations operating under the Federal Reserve Act;
 - ... bank holding companies and their non-bank subsidiaries;
 - ... banks insured by the FDIC;
 - ... insured state branches of foreign banks and any subsidiaries of such entities;
 - ... savings associations, the deposits of which are insured by the FDIC, and any subsidiaries of such savings associations;
 - ... federally insured credit unions and any subsidiaries thereof;
 - ... securities brokers or dealers;
 - ... investment companies; and
 - ... insurance providers

4. Information we may disclose to third parties (other than permitted by law):

We may also disclose all nonpublic personal information that we collect about you to the following types of non-affiliated third parties:

- Financial services providers such as companies engaged in banking, credit cards, consumer finance, securities and insurance; and
- Non-financial companies, such as companies engaged in direct marketing and the selling of consumer products and services.

5. Our practices regarding information confidentiality and security:

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

6. Our policy regarding dispute resolution:

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

7. Reservation of the right to disclose information in unforeseen circumstances:

In connection with the potential sale or transfer of its interests, ATG and its affiliates reserve the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state and country of residence, and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

YOUR PRIVACY CHOICES

If you want to limit disclosures of nonpublic personal information that we collect from you as described in this notice, please check the box or boxes to indicate your privacy choices. Then, send this form to the address listed below.

OPT OUT FORM

Commitment to Insure Title No.: _____

If you do not want us to share your non-public personal information, check the appropriate box(es), complete the name and address information, and mail it to us at the address below.

☐ I do not want you to share my information with third parties who are not affiliated with you (unless permitted by law).

☐ I do not want you to share information in my consumer reports with affiliated companies.

Name: _____

Address: _____

Apt. No.: _____

City: _____ State: _____ Zip: _____

If you checked either of the boxes above, please mail this form in a stamped envelope to:

ATG Privacy Policy
P.O. Box 9136
Champaign, IL 61826-9136