TITLE SERVICES CORPORATION PRIVACY STATEMENT

Title Services Corporation ("We or Us") respect the privacy and security of your Personal Information (PI). We are committed to respecting and protecting your Personal Information in all of our operations. We use safeguards to protect your privacy and confidentiality. This Privacy Statement discusses information we collect and the manner in which it is used, including how we use your Personal Information and to whom it may be disclosed.

COLLECTING PERSONAL INFORMATION. We may collect Personal Information about you from the following sources:

- 1. Information we receive from you on applications or other forms, such as your name, address, social security number, tax identification number, asset information, and income information;
- Information we receive from you through our Internet websites, such as your name, address, email address,
 Internet Protocol address, the website links you used to get to our websites, and your activity while using or
 reviewing our websites;
- 3. Information about your transactions with or services performed by us, our affiliates, or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account balances, and credit card information; and
- 4. Information we receive from consumer or other reporting agencies and publicly recorded documents.

We may collect your Personal Information when you send an email message, such as an inquiry, and we will use that information to respond to your inquiry. Please keep in mind that email cannot be guaranteed to be secure from interception or other disclosure. You should not send communications that contain sensitive PI such as bank account numbers, charge card accounts or social security numbers in email unless in encrypted form.

<u>DISCLOSURES OF PERSONAL INFORMATION</u>. We may provide your PI (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law. Disclosures may include, without limitation the following:

- 1. To agents, brokers, representatives or others to provide you with services you have requested and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or non-disclosure in connection with an application or transaction;
- 2. To third-party contractors or service providers for the purpose of determining your eligibility for a product or service or payment and/or providing you with services you have requested;
- 3. To a regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation;
- 4. To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a real estate closing.

We also may disclose your Personal Information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our customers, employees, or property and/or to comply with a judicial proceeding, court order or legal process.

<u>DISCLOSURES TO AFFILIATED COMPANIES</u>. We are permitted by law to share your name, address and facts about your transaction with affiliated companies, such as insurance companies, agents, and other real estate service providers to provide you with services you have requested, for marketing or product development research, or to market products or services to you. We do not, however, disclose information we collect from consumer or

credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

<u>DISCLOSURES TO NON-AFFILIATED THIRD PARTIES</u>. We do not disclose Personal Information about our customers or former customers to non-affiliated third parties, except as outlined herein or as otherwise permitted by law.

<u>PERSONAL INFORMATION CONFIDENTIALITY AND SECURITY</u>. We restrict access to Personal Information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Personal Information.

ACCESS TO PERSONAL INFORMATION. You have the right to access your Personal Information, as is reasonable and appropriate, to find out to whom your Personal Information has been disclosed.

REQUESTS FOR CORRECTION, AMENDMENT OR DELETION. You may request correction or deletion of your Personal Information. However, our current policy is to maintain customers' Personal Information for no less than three years, which is the minimum period we must maintain closing records and files under state law.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. Please send requests to:

Title Services Corporation Attn: Administrative Manager 603 Commercial St. Waterloo, IA 50701

BRANDED OR CO-SPONSORED WEBSITES. If you provide Personal Information to us through a co-branded or co-sponsored website, you may be providing such information to the co-sponsor as well. In that event, we will make reasonable efforts to provide notice to you at the time you provide the information and you can decide whether you wish to provide your PI. If you do submit your PI on a co-sponsored website, we will not be responsible for the co-sponsor's use of the information you submit.

LINKS TO OTHER WEBSITES. Our websites may contain links to websites that are provided and maintained by third parties and that are not subject to this Privacy Statement. Please review the privacy statements on those websites carefully. We make no representations concerning and are not responsible for any such third party websites or their privacy policies or practices.

COOKIES AND TRACKING TECHNOLOGIES. Our websites may use "cookies" or similar technologies to improve our service to you. We may automatically collect your browser type and version, your Internet domain, your IP address (automatically assigned to your computer whenever you are surfing the web), and the date and time you access our sites, and the pages you visit. Your browser can most likely be configured to notify you when cookies will be received and offer you the option of refusing cookies. If you reject cookies, you may still use our websites, but your ability to use some areas may be limited.

<u>CHANGES TO THIS PRIVACY STATEMENT</u>. This Privacy Statement may be amended from time-to-time consistent with applicable laws and regulations.