

PRIVACY POLICY OF THE CATHOLIC UNION OF TEXAS, THE K.J.T.

Protecting the security and confidentiality of personal information of our members is important to the Catholic Union of Texas, The KJT. Federal and state laws restrict the ways we can share member information. All fraternal organizations, insurance companies, and financial institutions are now required to institute a privacy policy. Protected information includes any personally identifiable non-public information collected on an individual in connection with insurance or other financial products, transactions, or services. To comply with the law, the Catholic Union of Texas, The KJT has implemented a new privacy policy, effective immediately.

We are sending you this notice of our privacy policy and will send you notice of our privacy policy annually, as required by law, for as long as you maintain an ongoing relationship with the Catholic Union of Texas, The KJT. We may revise our privacy policy periodically, and we will provide you with a revised policy if there are material changes.

IN ABSENCE OF A WRITTEN AUTHORIZATION FROM YOU, WE DO NOT DISCLOSE TO ANY NON-AFFILIATED THIRD PARTY NON-PUBLIC PERSONAL INFORMATION ABOUT YOU, EXCEPT WHEN PERMITTED OR REQUIRED BY LAW, SUCH AS IN RESPONSE TO A SUBPOENA OR OTHER LEGAL PROCESS. WE WILL CONTINUE TO FOLLOW THIS POLICY EVEN WHEN A MEMBERSHIP RELATIONSHIP NO LONGER EXISTS.

The non-public information we collect about you may be on loan applications, insurance, or other financial product data. We collect and use this data to service your requests and respond to your questions. The information we may collect includes, but is not limited to, such items as credit history, income, financial information, insurance policy or claim data, medical records, or information about any illness, disability or injury.

All Catholic Union of Texas, The KJT officers, directors, employees, and affiliated personnel are required to follow procedures to maintain the confidentiality of non-public personal information of our members. Access to your non-public personal information is restricted and limited to our personnel who need that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards to guard this information.

Members who may have further questions about the Catholic Union of Texas, The KJT's Privacy Policy may reach us by calling 1-800-245-8182 or write to us at the address listed below.

CATHOLIC UNION OF TEXAS, THE K.J.T, P.O. Box 297, La Grange, Texas 78945-0297

All fraternal organizations, insurance companies and financial institutions are required to institute a privacy policy. Protected information includes any personally identifiable non-public information collected on an individual in connection with insurance or other financial products, transactions or services. To comply with the law, the Catholic Union of Texas, The KJT has implemented a privacy policy. A copy of the Privacy Policy was mailed to all members during 2001. The notice is now included with all new certificates, billing statements and refund notices.

In brief, the privacy policy of the KJT is that in the absence of a written authorization from the insured or owner in the case of Junior Members, we do not disclose to any non-affiliated third party non-public personal information, except when permitted or required by law, such as in response to a subpoena or other legal process. We will continue to follow this policy even when a membership relationship no longer exists.

Information on insured members will be given only to the representative who originally completed the application or is now servicing the policy. Address Listings only will be given to the society officers. Telephone numbers will not be included since there is a possibility that some members have non-listed telephone numbers.

Information will be given to the insured after verification that the person requesting the information is the insured. In the case of junior members, information will be given to the owner of the certificate, normally the person who completed the application.