

POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF N.A. PRIVACY POLICY

THE POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF N.A. (“PNA”) is committed to providing products and services that not only meet, but also exceed our member's expectations. At the time you applied for membership or you visited our web site, the PNA collects personal information about you and your family. The PNA is dedicated to providing the highest level of security regarding the collection and use of this information.

Respect of Right to Privacy

The PNA respects your right to privacy and takes every precaution to provide you with the privacy and confidentiality you expect while serving your financial needs, whether at our physical or virtual offices. The PNA does not sell member information. The PNA will take all steps necessary to inform customers about the PNA's privacy policies, including an annual notice to remind members of this policy.

You have the right to request that PNA disclose to you the categories and specific pieces of Personal Information that we collect about you and/or request that PNA delete any personal information that is unnecessary for our ongoing business requirement. In order to obtain this information or have this information deleted, you may call us Toll-Free at 1-800-621-3723, submit a written request to POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF N.A., ATTENTION: Mr. James Gura, Polish National Alliance, 6100 N. Cicero Avenue; Chicago, Illinois 60646 or deliver the request to our office in person. All requests to disclose or delete must include the following:

- Your full name;
- Phone number;
- Policy number(s)/account(s);
- Social security number;
- Mailing address;
- Email address;
- a copy of your driver's license, state ID or passport; and
- A list of all specific Personal Information you are requesting PNA to provide or a list of all Specific Personal Information you are requesting PNA to delete.

Upon receipt, PNA will verify your identity and your right to receive the information requested or right to delete the information requested. Once verified, PNA will deliver or delete the specified information within 45 days of receipt (the time that we will provide you with the information or delete the information may be extended 45 days if we notify you of the need for an extension).

IF YOU REQUEST YOUR PERSONAL INFORMATION AND/OR ASK US TO DELETE IT, WE WILL NOT DISCRIMINATE AGAINST YOU IN OUR FUTURE DEALINGS WITH YOU.

Collection and Use of Personal Information

The PNA collects various categories of nonpublic personal financial information including:

- Information provided by you to the PNA, including application information, such as assets and income and identifying information, such as name, address, date of birth and social security number and beneficiaries;
- Information about your transactions with the PNA and/or its affiliates, including information about balances, payment history and parties to the transaction;
- Information from a consumer-reporting agency such as your creditworthiness and credit history.
- Information when you make an online payment using the PNA payment system.

The collection of personal information is designed to protect access to your financial products and to assist the PNA in providing you with the products and services you want and need. All personal information collected and stored by the PNA is used for specific business purposes-to protect and administer your personal accounts and policies, to comply with state and federal banking, insurance and tax laws and regulations and to help the PNA better understand your financial needs in order to design or improve our products and services.

The PNA does not retain or locally store any financial information in regards to your credit card number or any other financial information related to your credit history or online payments. All online credit card payment processes are handled via our payment provider, Payroc LLC (<https://www.payroc.com>).

Maintenance of Accurate Information

It is in the best interest of both you and the PNA to maintain accurate records concerning your personal information. For this reason, the PNA allows you to request an update of your personal information by either submitting a written request or online through the submission of an email request sent to the PNA's secure administration site. To verify the accuracy of our information or to correct inaccurate information, please contact Mr. James Gura at (773) 286-0500 or visit our web site at WWW.PNA-ZNP.ORG.

Limited Employee Access to Personal Information

The PNA limits employee access to your personal information to only those employees with a business reason for knowing such information. The PNA also educates all employees about the importance of confidentiality of customer privacy regularly.

Use and Sharing of Information with Affiliates

To continue meeting your financial needs and to provide you with preferred products and services, the PNA may share information about you and your PNA products with PNA's affiliates. By allowing us to share this information with our affiliates, you allow us to serve your total financial needs. Under the Fair Credit Reporting Act, the PNA is allowed to share identification, transaction and experience information about you to our affiliated companies. However, if you send us a written request that contains your name, address and social security number, as well as your direction, such as "Request to be excluded from the PNA's affiliated sharing of information" we will not share information about you with our affiliated companies, to the extent to which you may opt out of sharing of information under the Federal Fair Credit Reporting Act. Your written request may be mailed to the POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF N.A., ATTENTION: Mr. James Gura, Polish National Alliance, 6100 N. Cicero Avenue; Chicago, Illinois 60646 or delivered to our office in person.

Third-Party Disclosure Restrictions

PNA DOES NOT SELL YOUR PERSONAL INFORMATION

The PNA follows strict privacy procedures in regard to protecting your personal information. In addition, the PNA requires that all third parties with a business need to access this information adhere to similar and equally strict privacy policies. Personal information may be supplied to a third party in order to process a customer transaction; if the customer request it; the disclosure is required or allowed by law (i.e. exchange of information with reputable reporting agencies, subpoena or the investigation of fraudulent activity, etc.); or for marketing purposes of which the customer has been previously informed and has been given the opportunity to decline.

Information Sharing Policy

Any information provided to WWW.PNA-ZNP.ORG will not be sold for mailing lists or solicitation. We may contact you by mail to survey your satisfaction with WWW.PNA-ZNP.ORG or to inform you of new products offered by PNA.

Youth Privacy: Our Commitment to Parents

PNA is very sensitive to privacy issues and we are proud of our longtime commitment to members and extend that to our online guests. We are especially careful with any communications with children and families. Limited personal information is collected from children and youths. If a child contacts the PNA prior to the PNA communicating with the child's parent and/or guardian, the PNA will contact the child's parents and/or guardian for permission to continue any communication.

Personal information collected from children and youth on the PNA website is used solely by PNA or other entities providing technical or fulfillment services to PNA for internal purposes such as improving the site or fulfilling requests. Personal information is never sold or transferred

to third parties. Further, we do not associate cookie data with personal information about children.

PNA will not condition a child's or youth's participation in any online activity on a child's or youth's disclosure of more personal information than is reasonably necessary to participate in that activity.

PNA urges parents to regularly monitor and supervise their children's online activities. From time to time, it may be necessary for PNA to change this privacy policy, so we suggest parents to periodically check here for any changes. Rest assured, any changes will not be retroactively applied and will not alter how PNA handles previously collected information.

Privacy Commitment to Website Visitors

The PNA is pleased to provide information through its website for all its members and guests. The PNA only gathers personally identifiable data, such as first names, last names, date of birth, addresses, email address, when voluntarily submitted by a website visitor. The PNA may collect this indefinable information to respond to a request for information or a quote on a PNA product. This information is used solely by the PNA or other entities that provide technical or fulfillment services to the PNA for internal purposes, such as improving the site or fulfilling requests. Personal information is never sold or transferred to third parties and the PNA does not send unsolicited emails.

The PNA may offer links to other sites. If you visit one of these linked sites, you should review their privacy and other policies.

The PNA is not responsible for other companies' policies and the PNA reserves the right to disclose any information as needed to satisfy any law, regulation, or legal request; protect the site's integrity; fulfill your requests; or cooperate in any law enforcement public safety investigation.