



## **CSA Fraternal Life Privacy Policy**

As a fraternal benefit society, CSA Fraternal Life (Czechoslovak Society of America, in New York) is committed to protecting the privacy of current and former members who obtain our insurance and financial products and services. This Privacy Policy will explain the WHAT, HOW and WHY surrounding the non-public personal information we collect about you.

### **What information is collected?**

We limit the collection and use of personal information to the extent required to administer and service your insurance and financial certificates. In order to provide you with our products and service, we collect non-public personal information, such as, your name, address, and phone number, date of birth, marital status, social security number, occupation, general reputation, financial data, medical information and personal characteristics.

It is also our responsibility to verify your identity to detect and prevent fraud, money laundering and terrorism.

### **How information is collected?**

Most information is obtained from you on CSA provided forms and/or applications. We may obtain additional information from third parties based upon your signed authorization. These parties may include the MIB (Medical Information Bureau), health care providers, agents, and consumer reporting agencies.

### **How is your personal information used?**

Once collected, we maintain the highest level of confidentiality with regard to your non-public personal information by:

- Training all employees in the importance of maintaining the privacy of our members and clients
- Limiting employee access to your information by job function while maintaining electronic and procedural safeguards which comply with federal and state regulations.
- Requiring strict adherence to our privacy policy when we retain another organization to assist us with our operations.
- Never selling lists of member names and addresses to any vendor of goods or services.

### **Why may information be shared?**

We value your trust in our ability to manage and protect your important personal information. As a fraternal benefit society, we may:

- Share limited information, such as your name, address, phone number and date of birth with lodges and internal users such as the sales and marketing area in order to deliver fraternal member benefits and certification services.
- Disclose lodge and officers contact data in our monthly magazine, The Journal, and our website.
- Report on participating in fraternal activities and programs.

We must, however, comply if required by governmental authority or litigation, or audit to disclose information on your records. We may change this notice at any time and if we do, we will notify you as required by law.

Certificate holders may access and/or request changes to their non-public personal information upon written request and proper identification verification. (Policy 2024-2025)