

FACTS**WHAT DOES KRAMER HUY P.A. DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Transaction history and payment history
- Bank account information and account balances

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Kramer Huy P.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kramer Huy P.A. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?

If you have any questions about this privacy notice, please contact us at Kramer Huy, P.A., 950 North Collier Boulevard, Suite 101, Marco Island, Florida 34145. You can reach us by phone at (239) 394-3900 or go to marcoislandlaw.com.

Who we are**Who is providing this notice?**

Kramer Huy P.A.

What we do**How does Kramer Huy, P.A. protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Kramer Huy P.A. collect my personal information?

We collect your personal information in the processing of title insurance, real estate settlement and, escrow related services, either directly from you or indirectly from a third party who might provide such information to us as necessary to fulfill and execute your requested transaction, including real estate brokers and agents, mortgage lenders, or other financial agents such as property and casualty insurance companies, for example.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.