

## Privacy Policy

Effective Date: May 27, 2026

Welcome to Northwoods Agency, Inc. (“Company,” “we,” “our,” or “us”). This Privacy Policy explains how we collect, use, protect, and share information when you interact with us, including through our website, phone calls, email, and SMS/text messaging services.

This policy is intended to comply with applicable U.S. privacy laws, the Telephone Consumer Protection Act (TCPA), FCC regulations, CTIA messaging guidelines, and carrier requirements related to SMS communications.

### 1. Information We Collect

- Name
- Phone number
- Email address
- Mailing address
- Insurance and financial planning inquiry information
- Communication preferences
- IP address and website usage data
- Information voluntarily submitted through forms, calls, emails, or text messages

### 2. How We Use Your Information

- Respond to inquiries
- Provide insurance and financial services
- Schedule appointments
- Send requested information
- Deliver customer support
- Send transactional or conversational text messages
- Send marketing or promotional communications (only where permitted)
- Improve our services and website functionality
- Maintain compliance with legal and regulatory requirements

### 3. SMS/Text Messaging Communications

- Appointment reminders
- Customer service communications
- Policy or account notifications
- Conversational messages
- Marketing or promotional messages (if separately consented to)

### Message Frequency

Message frequency may vary.

## **Message and Data Rates**

Message and data rates may apply depending on your wireless carrier plan.

## **Opt-Out Instructions**

You may opt out of SMS communications at any time by replying STOP.

## **Help Instructions**

For assistance, reply HELP or contact your business directly.

## **Consent Not Required for Purchase**

Consent to receive text messages is not required as a condition of purchasing any goods or services.

## **4. Sharing of Information**

We do not sell consumer personal information or SMS consent data. SMS opt-in data and consent records will not be shared, sold, rented, or disclosed to third parties or affiliates for marketing purposes.

## **5. Data Security**

We implement reasonable administrative, technical, and physical safeguards designed to protect personal information from unauthorized access, disclosure, or misuse.

## **6. Data Retention**

We retain personal information only as long as necessary to provide services, comply with legal obligations, resolve disputes, enforce agreements, and maintain required consent records.

## **7. Your Rights and Choices**

Depending on your state of residence, you may have rights to access, correct, delete, or opt out of certain communications.

## **8. Third-Party Websites**

Our website or communications may contain links to third-party websites. We are not responsible for the privacy practices or content of those websites.

## **9. Children's Privacy**

Our services are not directed to individuals under the age of 13, and we do not knowingly collect personal information from children.

## **10. Changes to This Privacy Policy**

We may update this Privacy Policy periodically. Updates will be posted with a revised effective date.

## **11. Contact Information**

Northwoods Agency, Inc.

8505 Pederson Road, Cook, MN 55723

Phone: 218-750-4515

Email: [nwins1@ymail.com](mailto:nwins1@ymail.com)

Website: [www.northwoodsagencyinc.com](http://www.northwoodsagencyinc.com)

### **Recommended Website Form Disclaimer**

By providing your phone number, you agree to receive conversational, informational, and/or marketing text messages from Northwoods Agency, Inc. Message frequency may vary. Message and data rates may apply. Reply STOP to opt out or HELP for assistance. Consent is not a condition of purchase. View our Privacy Policy and Terms & Conditions.