

01205

**BOWIE FIRE DISTRICT / WARRANT**

P.O. BOX 241  
BOWIE, AZ 85605

DATE 7-23-24 91-2/1221

PAY TO THE ORDER OF

FIRST Insurance Funding

\$ 298.16

Two Hundred Ninety Eight and 16/100

DOLLARS



Security Features  
Include...  
Details on Back



JPMorgan Chase Bank, N.A.  
www.Chase.com

VOID AFTER ONE YEAR  
PAYABLE THROUGH COCHISE COUNTY  
SERVICING BANK TO COUNTY TREASURER

Horna Christensen  
Beth DeSpain

FOR XXX 101704237



LOAN NUMBER
<b>XXX - 101704237</b>
Refer to this number on all correspondence
CUSTOMER ID

## BILLING STATEMENT

**FIRST INSURANCE<sup>®</sup>**  
**FUNDING**  
 A WINTRUST COMPANY

FIRST Insurance Funding  
 450 Skokle Blvd, Ste 1000  
 Northbrook, IL 60062-7917  
 Phone: (800) 837-3707 Fax: (800) 837-3709  
 www.firstinsurancefunding.com

NOTICE DATE
7/12/2024
INSTALLMENT DUE DATE
8/1/2024

Insured
<b>BOWIE FIRE DISTRICT/WARRANT</b> <b>PO BOX 241</b> <b>BOWIE, AZ 85605-0241</b>

Previous Account Balance	\$	2,385.28
Payments/Adjustments	\$	0.00
Current Account Balance	\$	2,385.28
Past Due Amount	\$	0.00
Current Installment Amount	\$	298.16
<b>Total Amount Due</b>	<b>\$</b>	<b>298.16</b>

Agent/Broker HILL & USHER INSURANCE & SURETY  
 Phone: (602) 956-4220

*pd 7-23-24  
 #1204  
 298.16*

**Any Past Due Amount is due immediately.**

- Failure to pay past due amounts and your current installment amount may result in cancellation of your insurance coverage.
- If you have any questions concerning your insurance coverage, please contact your agent or broker listed above.
- If you mail your payment, please allow 7-10 days mailing time to ensure timely application of your payment.
- **Overnight delivery payments ONLY may be sent to the address listed at the top of this statement. All other payments by mail should be sent to the address listed on the Remittance Stub.**
- **AUTOPAY**  
 – If you are enrolled in ACH Debit, the amount due on your loan will be deducted from your bank account 1-2 business days following the Installment Due Date. If you are enrolled in Credit Card, the amount due on your loan will be charged to your credit card on the Installment Due Date or next business day.
- You may also pay online or by phone. Convenience fees may apply. Our contact information is listed at the top of this statement.

Please visit our website to check your loan, make a payment, change your address and view documents online!

To access your account online you will need your loan number and temporary password located on the Welcome Letter/Notice of Acceptance. If you already changed the temporary password, you can reset your password by clicking the Forgot Password link.

Loan Number
<b>XXX - 101704237</b>
Refer to this number on all correspondence
CUSTOMER ID

## NOTICE OF ACCEPTANCE



**FIRST Insurance Funding**  
 450 Skokie Blvd, Ste 1000  
 Northbrook, IL 60062-7917  
 Phone: (800) 837-3707 Fax: (800) 837-3709  
 www.firstinsurancefunding.com

NOTICE DATE
6/27/2024

Insured
<b>BOWIE FIRE DISTRICT/WARRANT</b> PO BOX 241 BOWIE, AZ 85605-0241

Agent or Broker
<b>HILL &amp; USHER INSURANCE &amp; SURETY</b> 3033 N. 44TH STREET SUITE 300 PHOENIX, AZ 85018-9150

*Check your loan online: Your username is 101704237. Your password is C157292w: unless you have changed it.*

Dear Insured:

We are pleased to receive and process the Premium Finance Agreement which was recently negotiated through your agent or broker referenced above. The Notice of Acceptance is our official acknowledgement and acceptance of your Premium Finance Agreement. If this is your first loan with us, the following information may be helpful:

- **LOAN NUMBER.** Your loan number is indicated above. Please refer to it when calling or writing about your loan.
- **PAYMENTS.** Unless you elected the coupon book option, you will receive a billing statement approximately 12-15 days before each payment is due. You can choose to receive billing statements by email or regular mail. If your first payment is due soon, your first billing statement will arrive in the next few days. It is important that your payments be received in our office on or before the scheduled due date to ensure uninterrupted coverage. You may pay using one of the payment methods described on page 2 of this notice. Our contact information is listed at the top of this notice.
- **INQUIRIES.** Our toll-free number is listed above. Our Customer Service department is ready to assist you with any questions about your loan or other premium finance needs.

**THANK YOU for allowing us to be of service! We appreciate your business.**

	LOAN SUMMARY	
This Notice of Acceptance will acknowledge our acceptance of your Premium Finance Agreement (the "Agreement") which was originated through the above referenced agent or broker. The insurance company(ies) providing your insurance coverage will be notified that you have entered into this Agreement. We will issue payment on your behalf as directed by your agent or broker.  Please review carefully the Loan Summary at right and the Schedule of Policies below. If any of the information does not agree with your records, please notify us immediately.	Total Premiums, Taxes and Fees	\$3,165.00
	Down Payment	\$949.50
	Doc. Stamp Tax	
	Amount Financed	\$2,215.50
	Finance Charge	\$169.78
	Total of Payments	\$2,385.28
	Annual % Rate	20.048 %
	Number of Payments	8
	Payment Amount	\$298.16
	First Due Date	8/1/2024

### SCHEDULE OF POLICIES

POLICY NUMBER	POLICY EFFECTIVE DATE	INSURANCE COMPANY	COVERAGE TYPE	TERM (MOS.)	PREMIUMS, TAXES & FEES
R2WC580617	7/1/2024	AMGUARD INSURANCE COMPANY	WC	12	\$ 3,165.00

Welcome and thank you for being a valued client of FIRST Insurance Funding. We are pleased to provide and service your premium finance loan for your insurance policies.

We are here to help, so we have provided this sheet to make staying current with your loan simple and easy. While your insurance agent is a resource for your policy and coverage information, you may contact us directly regarding all aspects of your premium finance loan.

**PEACE OF MIND WITH FIRST INSITE** [www.firstinsurancefunding.com](http://www.firstinsurancefunding.com)

Visit our website to access our online loan management system, FIRST InSite, 24/7/365

- ✓ Make a payment using your bank account or credit card\*
- ✓ Sign up for electronic notice delivery to receive notices and billing statements by email
- ✓ Check your loan and payment activity
- ✓ Update your contact information
- ✓ View or print your notices and billing statements
- ✓ Chat online with a Customer Service Representative

On the home page, select the INSURED LOGIN button, then enter your user name and password.

**INSURED LOGIN**

**LOAN NAME:** Bowie Fire District/Warrant  
**LOAN NUMBER / USERNAME:** 101704237  
**PASSWORD:** C157292w:

Please note your temporary password is case sensitive.  
You will be required to change your password the first time you login.

**CHAT NOW**

While logged into FIRST InSite, you can chat online with one of our Customer Service Representatives, Monday - Friday from 7 am - 7 pm CST

Everything regarding your loan is available on our website, our mobile app, or our automated phone system with no waiting!

Download on the App Store

ANDROID APP ON Google play

Download our mobile app and access all of your loan info on the go!

**CHOOSE FROM CONVENIENT PAYMENT OPTIONS**



**Credit/Debit Cards\*:** Visa®, Mastercard®, American Express® and Discover® credit and debit card payments are accepted through a third-party credit card payment provider. You can access this feature by logging into your FIRST InSite loan online or from the mobile app and selecting the "Pay By Credit Card" link.

**Direct Debit (ACH Debit):** If you sign up for ACH Direct Debit, every month FIRST will debit the amount due from your bank account. There is NO charge for this payment method.

**Pay by Mail:** Use the payment stub from your billing statement and mail your check payment to: FIRST Insurance Funding, P.O. Box 7000, Carol Stream, IL 60197-7000. There is NO charge for this payment method.

**Pay-By-Web\*:** Make an online payment using your bank account by logging into FIRST InSite or using the mobile app.

**Pay-By-Phone\*:** Access this feature by calling 1-800-837-3707 and following the prompts.

**For Customer Service, call 1-800-837-3707, Monday - Friday, 7:00 AM - 7:00 PM CST**

\*A convenience fee may apply for Pay-By-Web, Pay-By-Phone, and Credit/Debit Card payments. Log in to FIRST InSite to determine applicable fees. Please allow up to one business day for payments to post to your loan.

**Please review and retain this important privacy information.**

Rev. 12/2021

**FACTS** **WHAT DOES FIRST INSURANCE FUNDING 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 account balances
- Account transactions and checking account information
- Payment history and transaction history

**How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons FIRST Insurance Funding, a division of Lake Forest Bank & Trust Company, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FIRST Insurance Funding 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	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our non affiliates to market to you	No	We don't share

**To limit our sharing**

- Visit us online: [privacy.firstinsurancefunding.com](http://privacy.firstinsurancefunding.com) and complete the "Information Sharing Opt-Out Form."

**Please note:**  
 If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Questions?** Visit us online: [privacy.firstinsurancefunding.com](http://privacy.firstinsurancefunding.com)

**Who we are**

Who is providing this notice?	FIRST Insurance Funding, a division of Lake Forest Bank & Trust Company, N.A.
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**What we do**

How does FIRST Insurance Funding 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 FIRST Insurance Funding collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• pay insurance premiums or give us your contact information</li> <li>• apply for financing</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies such as: <b>Banks:</b> Barrington Bank & Trust Company, N.A.; Beverly Bank & Trust Company, N.A.; Crystal Lake Bank & Trust Company, N.A.; Hinsdale Bank & Trust Company, N.A.; Lake Forest Bank & Trust Company, N.A.; Libertyville Bank & Trust Company, N.A.; Northbrook Bank & Trust Company, N.A.; Old Plank Trail Community Bank, N.A.; Schaumburg Bank & Trust Company, N.A.; State Bank of The Lakes, N.A.; St. Charles Bank & Trust Company, N.A.; Town Bank, N.A.; Village Bank & Trust, N.A.; Wheaton Bank & Trust Company, N.A.; Wintrust Bank, N.A. <b>Specialized Services:</b> FIRST Insurance Funding, a division of Lake Forest Bank & Trust Company, N.A.; FIRST Insurance Funding of Canada Inc.; Tricom; Wintrust Agent Finance, a division of Lake Forest Bank & Trust Company, N.A.; Wintrust Asset Finance, a subsidiary of Beverly Bank & Trust Company, N.A.; Wintrust Life Finance, a division of Lake Forest Bank & Trust Company, N.A. <b>Wealth Management:</b> Wintrust Wealth Management, consisting of Chicago Deferred Exchange Company, LLC, Great Lakes Advisors, LLC, The Chicago Trust Company, N.A., and Wintrust Investments, LLC. <b>Mortgage:</b> Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A.
<b>Non affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <b>FIRST Insurance Funding does not share with non affiliates so they can market to you.</b></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <b>FIRST Insurance Funding doesn't jointly market.</b></li> </ul>

**Other Important Information**

VT: We treat all consumers with a Vermont mailing address as if they have limited sharing with third parties as described on pg.1 of our privacy notice. We will not share information about your creditworthiness between our affiliates except with your consent.

CA: We will not share information we collect about you with companies outside of our affiliates, unless the law allows. We may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. Please see our CCPA notice for additional information.

NV: We are providing you this notice under state law. You may be placed on our internal do not call list by completing the "Information Sharing Opt-Out Form" at [privacy.firstinsurancefunding.com](http://privacy.firstinsurancefunding.com). Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone: (702) 486-3132; email: [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov).

