



PRIVACY NOTICE

Your Privacy Is Important to Us

- 1. We do not sell your personal information to anyone.**
- 2. We do not disclose personal information to third parties, unless one of the following limited exceptions applies.**
 - We disclose personal information to companies that help us process or service your transactions or account(s), including companies that print and mail your account statements.
 - We may disclose or report personal information in limited circumstances where we believe in good faith that disclosure is required or permitted under law, for example, to cooperate with regulators or law enforcement authorities.

Outside of these limited exceptions, we will not share your personal information with third parties unless you have specifically asked us to do so; that is, opted in.
- 3. We collect personal information in the normal course of business in order to administer your accounts and serve you better.**
 - Application and registration information. We collect information that you provide to us when you open an account. The information we collect may include name, address, phone number, Social Security number, banking information, and information about your investments and investment experience.
 - Transaction information. Once you have an account with us, to administer your account and better serve you, we collect and maintain personal information about your transactions, including balances, positions, and account activity.
- 4. We use your personal information to fulfill our regulatory obligations and to help us deliver the best possible service to you.**
- 5. We protect the confidentiality and security of your personal information.**
 - We restrict access to personal information to our employees for business purposes only. All employees are trained and required to safeguard such information.
 - We maintain physical, electronic, and procedural safeguards to guard your personal information.
- 6. We continue to evaluate our efforts to protect personal information and make every effort to keep your personal information accurate and up to date.**
 - If you identify any inaccuracy in your personal information, or need to make a change to that information, please contact us so that we may promptly update our records.
- 7. We will provide notice of changes in our information-sharing practices.**
 - If, at any time in the future, it is necessary to disclose any of your personal information in a way that is inconsistent with this policy, we will give you advance notice of the proposed change so that you will have an opportunity to opt out of such disclosure.