

FINANCIAL INSTITUTION SERVICES, LLC

Privacy Policy

Financial Institution Services, LLC requires that you provide current and accurate financial and personal information. Financial Institution Services, LLC will protect the information you have provided in a manner that is safe, secure, and professional. Financial Institution Services, LLC and its employees are committed to protecting your privacy and to safeguarding that information.

Safeguarding Customer Documents

We collect non-public customer data in checklists, forms, in written notations, and in documentation provided to us by our customers for investment and consulting services. During regular business hours access to customer records is monitored so that only those with approval may access the files. During hours in which the company is not in operation, the customer records will be locked.

No individual who is not so authorized shall obtain or seek to obtain personal and financial customer information. No individual with authorization to access personal and financial customer information shall share that information in any manner without the specific consent of a firm principal. Failure to observe Financial Institution Services, LLC procedures regarding customer and consumer privacy may result in disciplinary action and may lead to termination.

Sharing Nonpublic Personal and Financial Information

Financial Institution Services, LLC is committed to the protection and privacy of its customers' and consumers' personal and financial information. Financial Institution Services, LLC will not share such information with any nonaffiliated third party except:

- When necessary to complete a transaction in the account, such as with the clearing firm or account custodians;
- When required to maintain or service a customer account;
- To resolve customer disputes;
- When required by a regulatory agency or for other reasons required or permitted by law;
- In connection with a sale or merger of Financial Institution Services, LLC's business; or
- In circumstances when the client has provided written consent to share such information with a third party; including, but not limited to, the client's attorney, accountant, family member, or other interested party.

Opt-Out Provisions

It is not a policy of Financial Institution Services, LLC to share nonpublic personal and financial information with unaffiliated third parties except under the circumstances noted above. Since sharing under the circumstances noted above is necessary to service customer accounts or is mandated by law, there are no allowances made for clients to opt out.