

## **PRIVACY OF CONSUMER FINANCIAL INFORMATION (REGULATION S-P)**

We are committed to providing our clients with the superior services and confidentiality they deserve. Consequently, we want to make sure you are aware of our Privacy Policy. We welcome your inquiries or suggestions and would be pleased to provide any additional information as required.

### **Privacy Policy**

**We collect nonpublic personal information about you from various sources, including:**

- **Applications and other forms you may fill out**
- **Transactions you may conduct with us or others**
- **Information we may receive from a consumer-reporting agency**

It is our policy not to disclose any nonpublic personal information about you to any unaffiliated third parties without your consent, unless those parties are providing services or support to us and have agreed to keep your nonpublic personal information confidential, or as permitted by law. You have the right to prevent the transfer of nonpublic personal information to unaffiliated third parties by contacting our Compliance Department at (212) 485-8080. Upon receipt of your notice to opt out, your choice will continue in effect until revoked by you.

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information. If you decide to close your account(s), or become an inactive customer, we will adhere to the privacy policy and practices as described in this notice.