

FACTS**WHAT DOES East Bay Financial Services 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: <ul style="list-style-type: none"> ■ Social Security number and financial account numbers ■ account balances and transaction information ■ income and other measures to determine investment suitability
How?	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons East Bay Financial Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does East Bay Fin. Svcs 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	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	N/A	N/A
For nonaffiliates to market to you	No	N/A

To limit our sharing	<ul style="list-style-type: none"> ■ Call 843-628-3739 —our menu will prompt you through your choice(s) or ■ Visit us online: www.eastbayfs.com <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 5 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 843-628-3739 or go to www.eastbayfs.com
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Who we are

Who is providing this notice?

East Bay Financial Services

What we do

How does East Bay Financial Services 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 East Bay Financial Services collect my personal information?

We collect your personal information, for example, when you

- Open an account or make transactions in your acct.
- Use our financial planning or investment advisory services
- Authorize us to contact other service providers on your behalf

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

East Bay Financial Services will adhere to the most restrictive of joint owners' wishes

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *East Bay Financial Services does not have affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *East Bay Financial Services does not share information unless necessary to perform our contracted duties to clients.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *East Bay Financial Services will not participate in joint marketing*

Other important information

Your privacy and information security are of paramount importance to us. We have many safeguards in place to protect the physical and electronic security of your important information and continuously improve our strategies and technology to keep up with an interconnected global economy.

Please call if you have any questions, or would like to know more about our policies and procedures.