

Greenwich Financial Services, LLC

Notice of Greenwich Financial Services, LLC Privacy Policy

Our Commitment to Your Privacy: Greenwich Financial Services, LLC (“Greenwich Financial Services”) has a long-standing policy of protecting the confidentiality and security of information we collect about our customers. We will not share nonpublic information about you (“information”) with third parties without your consent, except for the specific purposes described below. This notice describes the information we may gather and the circumstances under which we may share it.

Why We Collect and How We Use Information: We limit the collection and use of Information to the minimum we require to deliver superior service to you. Such service includes maintaining your accounts with us, processing transactions requested by you and administering our business.

How We Gather Information: We get most Information directly from you, when you apply for, access and use financial products and services offered by Greenwich Financial Services-whether in person, by telephone, or electronically. We may verify this information or get additional information from reporting agencies or other public sources.

How We Protect Information: Our employees are required to protect the confidentiality of Information and to comply with our established policies. They may access Information only when there is an appropriate reason to do so, such as to administer our products or services. We also maintain physical, electronic and procedural safeguards too protect Information, which comply with all applicable laws. Employees who violate our Privacy Policy are subject to disciplinary process.

Disclosure of Information: We may disclose any Information when we believe it necessary for the conduct of our business, or where disclosure is required by law. For example, Information may be disclosed for audit or research purposes, to attorneys or other professionals, or to law enforcement and regulatory agencies, for example, to help us prevent fraud. In addition, we may disclose information to third party service providers (i) to enable them to provide business services for us, such as performing computer related or data maintenance or processing services for us, (ii) to facilitate the processing of transactions requested by you, (iii), to assist us in offering products and services to you, or (iv) for credit review and reporting purposes. Except in those specific, limited situations, without your consent, **we will not make any disclosures of** Information to other companies who may want to sell their products or services to you. For example, **we do not sell customer lists** and **will not sell your name** to a catalogue company. It is Greenwich Financial Services policy to require all third parties that are to receive any Information to sign strict confidentiality agreements.

To Whom This Policy Applies: This Privacy Policy applies to all products or services provided by Greenwich Financial Services.

Access to and Correction of Information: If you desire to review any file we may maintain for your personal Information, please contact us. If you notify us that any Information is incorrect, we will review it. If we agree, we will correct our records. If we do not agree, you may submit a short statement of dispute, which we will include in future disclosures of the disputed Information. Information collected in connection with, or in anticipation of, any claim or legal proceeding will not be made available.

Further Information: Should you have any questions about this Privacy Policy, please contact us at (203) 599-4471.