

PRIVACY POLICY

Consolidated Financial Investments, Inc., is committed to keeping nonpublic personal information about all current and former customers secure and confidential. This notice is intended to help you understand how we fulfill this commitment.

As you know, from time to time, we collect a variety of personal information about you, including:

- Information we receive from you on applications and forms, via the telephone, and through our websites;
- Information about your transactions with us, our affiliates, or others (such as your purchases, sales, or account balances); and
- Information we receive from consumer reporting agencies.

We do not disclose your nonpublic personal information, except as permitted by applicable law or regulation. For example, we may share this information with others in order to process your transactions. We may also provide this information to companies that perform marketing or administrative services on our behalf, such as printing and mailing, or to other financial institutions with whom we have joint marketing agreements. We will require these companies to protect the confidentiality of this information and to use it only to perform the services for which we hired them.

With respect to our internal security procedures, we maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information, and we restrict access to this information.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

Please contact us if you have any questions about our privacy policy. Our e-mail address is info@consolidatedstl.com or by phone (314) 727-1177 or (800) BY BONDS (800-292-6637). Thank you very much.