

## **FACTS**

## WHAT DOES FINANCIAL NORTHEASTERN COMPANIES 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:  Social Security number Employment information Account balances Transaction history Investment experience Assets  When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. |  |
| How?  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Financial Northeastern Companies chooses to share; and whether you can limit this sharing.  |  |

| Reasons we can share your personal information  | Does FNC 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  | Yes             | No                          |
| For our affiliates' everyday business purposes— information about your transactions and experiences   | Yes             | Yes                         |
| For our affiliates' everyday business purposes— information about your creditworthiness   | Yes             | Yes                         |
| For nonaffiliates to market to you  | No              | We don't share              |

Questions?

Call 800-362-9876 or go to www.financialnortheastern.com

| Who we are                                    |  |  |  |  |
|---|--|--|--|--|
| Who is providing this notice?                 | Financial Northeastern Corporation (FNC), Financial Northeastern Securities, Inc. (FNS), and FNC Insurance Services, Inc.  |  |  |  |
| What we do                                    |  |  |  |  |
| How does FNC 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 FNC collect my personal information? | We collect your personal information, for example, when you  Open an account or provide account information  Seek advice about your investments or direct us to buy/sell your securities  Tell us about your investment/retirement portfolio or make deposits/withdrawals from your account  |  |  |  |
| Why can't I limit all sharing?                | <ul> <li>Federal law gives you the right to limit only</li> <li>sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul> |  |  |  |
| Definitions                                   |  |  |  |  |
| Affiliates                                    | Companies related by common ownership or control. They can be financial and nonfinancial companies.  |  |  |  |
|   | <ul> <li>Our affiliates include Financial Northeastern Corporation (FNC),<br/>Financial Northeastern Securities, Inc. (FNS), and FNC Insurance<br/>Services, Inc.</li> </ul>   |  |  |  |
| Nonaffiliates                                 | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  |  |  |  |
|   | Financial Northeastern Companies does not share with nonaffiliates<br>so they can market to you.   |  |  |  |
| Joint marketing                               | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.   |  |  |  |
|   | ■ Financial services entities, such as banks, credit unions, credit union service organizations, thrifts, thrift service organizations, insurance companies, or securities broker/dealers, with which we have joint marketing agreements.  |  |  |  |
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## **Other Important Information**

**For Vermont Residents:** In accordance with Vermont law, we will not share information we collect about Vermont residents with companies who are not affiliates, except as permitted by law, such as with your consent or to service your accounts.

**For Nevada Residents:** In accordance with Nevada law, if you would like to be placed on our Internal Do Not Call List, please call 800-362-9876. You may obtain further information by contacting the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; Email: AgInfo@ag.nv.gov

**For California Residents:** In accordance with California law, we will not share information we collect about you with nonaffiliates, except as allowed by law. For example, we may share information with your consent or to service your accounts. Among our affiliates, we will limit information sharing to the extent required by California law.