



Privacy Policy Information

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| Facts | What does MELD FINANCIAL, INC. (“MFI”) 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 service that we provide to you. This information can include, but would not be limited to: <ul style="list-style-type: none"> ▪ your social security number and income; ▪ your address and date of birth; and ▪ your account balances and transactions. |
| How? | Financial companies typically need to share customers’ personal information internally in order to run their everyday business - to process transactions, maintain or service customer accounts, and report to credit bureaus. In the section below, we list the reasons many financial companies can share their customers’ personal information; the reasons MFI chooses to share your information; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does MFI share? | Can you limit this sharing? |
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| For our everyday business purposes - With one or more of our affiliated entities, at our sole discretion and for purposes either related or unrelated to services we provide you, and to non-affiliated entities that either perform services for us or function on our behalf (such as check printing services, account aggregation providers, broker-dealers, investment companies, and insurance companies). | 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 - We don’t share |
| For our affiliates’ everyday business purposes - Information about your transactions and experience | No | N/A - We don’t share |
| For our affiliates’ everyday business purposes - Information about your creditworthiness | No | N/A - We don’t share |

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| For our affiliates to market to you | No | N/A - We don't share |
| For non-affiliates to market to you | No | N/A - We don't share |

| Sharing practices | |
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| How often does MFI notify me about their practices? | We must notify you about our sharing practices when you engage our services and each year while you are a customer. |
| How does MFI 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 offices. |
| How does MFI collect my personal information? | We collect certain personal information from you, for example, when you open an account. |
| Why can't I limit all sharing? | Federal law gives you the right to limit sharing only for <ul style="list-style-type: none"> ▪ affiliates' everyday business purposes - information about your creditworthiness; ▪ affiliates to market to you; and ▪ non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. |
| How does MFI treat my personal information once I am no longer a customer? | The firm will provide nonpublic information about former customers only if required to do so by law or regulation or to those parties who need such information in order for the firm to carry out any continued obligation with respect to the services covered by the former adviser/customer relationship. |

| Definitions | |
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| Everyday business purposes | The actions necessary by financial companies to run their businesses and manage customer accounts, such as <ul style="list-style-type: none"> ▪ processing transactions, mailing, and auditing services; ▪ providing information to credit bureaus; and/or ▪ responding to court orders and legal investigations. |
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. |
| Non-affiliates | Companies not related by common ownership or control. They can be financial or non-financial companies. We share personal client financial information with Triad Advisors, LLC., a non-affiliated registered broker-dealer. |
| Joint Marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ MFI does not jointly market. |

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| Contact Us | Call (205) 967-4200 or email meld@meldfinancial.com . |
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