

PRIVACY POLICY - 2025

Our Privacy Commitment to You.

Financial Concepts is committed to maintaining the confidentiality, integrity, and security of personal information entrusted to us by our clients.

The information we collect is critical to providing exceptional service. We recognize that protecting the privacy and security of this information is an important responsibility.

The following information will help you understand our privacy policy and how we will handle and maintain all confidential client information to fulfill our obligation to protect your privacy. You are receiving this notice because you are a Financial Concepts client or are considering becoming our client. This Privacy Policy outlines how we collect, use, disclose, and protect your information.

What Information Do We Collect?

We collect personal identifiable information to help us serve your financial needs, offer new products and services, provide customer service, and fulfill legal and regulatory requirements. "Personal Identifiable Information" refers to nonpublic personal financial information we obtain from you in connection with providing you with a financial product or service. We may obtain this information directly from you or from other sources.

The type of information we collect varies, based on the products or services involved. It may include:

- Information we receive from you on applications and related forms, such as name, address, social security number, assets and income;
- Information about your transactions and relationships with us and our affiliates, such as products or services purchased, account balances and payment history;
- Information we receive from consumer reporting agencies, such as credit relationships and history

How We Use Your Information?

We use your information to provide investment advice and services tailored to your needs and comply with legal and regulatory requirements.

What Information Do We Disclose?

We do not disclose your personal information to third parties, except as required by law or with your consent. We may share information with service providers who assist us in managing your accounts. We do not sell any personal identifiable information about you to any third party.

How Do We Protect the Confidentiality of Your Information?

We maintain procedural safeguards to protect your information. Access to personal information is restricted to employees and service providers who need to know the information to perform business services or market products on our behalf. We also educate our employees about the importance of protecting the privacy and security of confidential personal identifiable information regularly.

Please Contact Us with Any Questions

Confidentiality is an established hallmark of Financial Concepts' business. We have an established tradition of discretion and respect for our clients' privacy. We reinforce this daily in the way we routinely handle sensitive client information as part of our normal business operations. We will update our policies and procedures when necessary to ensure your privacy is maintained and that we conduct our business in a way that fulfills our commitment to you. If we make any material changes in our privacy policy, we will provide our clients with an updated notice.

If you have any questions about Financial Concepts' privacy policy, please contact us at **(662) 327-1480** or email **info@fincon.net**