



Privacy Policy

For purposes of this Privacy Notice, “we” means NBC Securities, Inc. This Privacy Notice covers the personal information of individuals who are current and former NBC Securities clients.

Part of what you expect from NBC Securities is information – such as information about the history of transactions in your account or current market information. However, the information you provide to us is equally important. This Privacy Notice is intended to provide you with a full understanding of the information we collect about you and our guidelines for sharing and safeguarding that information with others.

Confidentiality and Security

We consider the information we have about you to be confidential, including the fact that you are a NBC Securities client. Your information will be handled in the manner described in this notice. We restrict access to information about you to those employees and authorized agents who need to know that information. We maintain physical, electronic and procedural safeguards that comply with federal standards to maintain the confidentiality of your information.

Information We Collect

At NBC Securities, we collect the following types of information about you:

- Information you provide on new account forms, applications, or agreements you enter into in order to receive our products or services, including your name, address, social security number, income, and investment objectives;
- Information about your transactions with us; and
- Information from a consumer reporting agency (for example, your credit history or other facts relating to creditworthiness) or from other parties or sources such as public databases.

Third Parties to Whom We Disclose Information

We do not sell information about our current or former clients. We share or disclose information we collect about our current or former clients with third parties only as permitted by law. Some examples of legally permitted sharing or disclosures to third parties include:

- ***Sharing of information to properly manage our business.*** This includes sharing information to service your accounts, to comply with laws, and for other routine business practices. For example, we may share information with third parties to process your statements, to comply with court orders, or for tax reporting.
- ***To companies who perform marketing or research services on our behalf or with whom we have joint marketing agreements.*** These include companies performing marketing services on our behalf, such as mailing materials advertising our products or services, performing research, or assisting us with evaluating our client service quality. Joint marketing arrangements include agreements where another financial institution offers a product or service jointly with NBC Securities, Inc. These companies must limit their use of the information to the purpose for which it was provided.
- ***To other parties as authorized by you.*** You may direct us, for example, to send your account statements and confirmations to third parties.



Limiting Marketing

You may limit our affiliates from marketing their products or services to you based on your personal information that we collect and share with them. This information includes your income, your account history with us and your credit score.

Your choice to limit marketing offers from our affiliates will apply until you tell us to change your choice; therefore, unless you wish to make a change, once you have indicated your preference to us, you do not need to act again. This choice may be made now or at any time in the future. For clients holding joint accounts with us, we will accept a decision from any party named on the account. This decision will apply to all parties named under the account. To exercise your choice to opt out of our sharing credit history information or to limit affiliate marketing:

- Call us at 205-521-9390 or toll-free at 1-800-521-9390 during normal business hours.
- Write us at:
NBC Securities, Inc.
Attention: Compliance Department
19271st Ave. North
Birmingham, AL 35203
- Send us an e-mail message through "Contact Us" at our Web site www.nbcsecurities.com.

For more information, please contact us at:

1-800-521-9390

www.nbcsecurities.com