



STEARNS
FINANCIAL GROUP

Privacy Notice

Stearns Financial Group respects the privacy of our clients and former clients. In the course of providing investment management and financial planning services, we collect nonpublic personal information. This information is used only to allow us to provide you with the highest level of personal service. The nonpublic personal information that we gather during the normal course of doing business with you may include:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others;
- Information received from a financial institution;
- Information we receive from a consumer reporting agency.

The categories of information we collect may include:

- Your name, home and business addresses, home and business telephone numbers, family information and demographic information;
- Financial information, including banking, investment, insurance, estate planning, and retirement planning;
- Tax information, including your sources of income, credit/deduction information, and accounting.

We do not sell your personal information to anyone.

We do not disclose personal information to third parties, other than as permitted by law or as follows:

- As necessary to provide the service that you have requested or authorized, or in cases where you have requested that we share this information with one of your other professional advisors (e.g., attorney, accountant) or others.
- To selected service providers in connection with the administration and servicing of your account(s).
- When we believe in good faith that the disclosure is required by regulatory authorities or law enforcement officials, or as otherwise required by any applicable law.
- To the extent reasonably necessary to prevent fraud and unauthorized transactions.

We protect the confidentiality and security of your personal information.

- We restrict access to personal information to our employees for business purposes only. All employees are trained and required to safeguard such information.
- We maintain physical, electronic and procedural safeguards to guard your personal information.

We regularly review our information accuracy and protection practices.

We will provide notice of any changes in our information sharing practices.

Please contact us if you need to make a change in your personal information.

STEARNS FINANCIAL GROUP

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