



FACTS	WHAT DOES VAN CLEMENS & CO, INC 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 depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons Van Clemens & Co., Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Van Clemens 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 our joint marketing with other financial cos.	No	We don’t share
For our affiliates’ everyday business purposes- Information about your transaction and experiences	No	We don’t share
For our affiliates’ everyday business purposes- Information about your credit worthiness	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Who we are

Who is providing this notice?	Van Clemens & Company, Inc.
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What we do

How does Van Clemens & Co., Inc. 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 Van Clemens & Co., Inc. collect my personal information?	We collect your personal information, for example, when you open an account, update account information or deposit money.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes-information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Van Clemens & Co., Inc. has a fully disclosed clearing agreement with Hilltop Securities in Dallas, TX
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Van Clemens & Co., Inc. does not share with nonaffiliates so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Van Clemens does not jointly market
Questions?	Call 612-758-9140 Main office