



PRIVACY POLICY AND OUR COMMITMENT TO YOUR PRIVACY

Financial companies choose how they share your personal information. At Pensinger Financial we only use your information to provide the business services you ask us to provide. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives the customer the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

We collect nonpublic personal information about you that you provided to us and we obtained with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information, Financial Account Numbers, Employment and Residential Information, Cash Balances, Sources of Income, and Investment Objectives, Goals, and Risk Tolerances. If you are no longer our client, we may continue to share your information only as described in this notice.

HOW WE COLLECT YOUR PERSONAL INFORMATION

We collect your personal information, for example, when you: establish an investment advisory relationship, contract for financial planning services, open an account or deposit money with custodians, purchase or sell securities with executing broker-dealers.

PARTIES TO WHOM WE DISCLOSE INFORMATION

We may need to share personal information to run our everyday business. We may share your personal information for everyday business purposes – such as to provide advice, process your transactions, maintain your account(s), or respond to court orders and legal investigations.

If you are a new customer we may begin sharing your

information on the day you sign our agreement.

Pensinger Financial does not have business affiliates and does not share your information with non-affiliates for marketing purposes. Please note: when you close your account, this policy continues to apply to you.

PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENTS' INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and building.

FEDERAL LAW GIVES YOU THE RIGHT TO LIMIT SHARING - OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by “opting-out” of the following: sharing for affiliates’ everyday business purposes – information about your creditworthiness; sharing with affiliates who use your information to market to you; or sharing with non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. By default you have already “opted out” because we do not share this type of information.

DEFINITIONS: 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 and non-financial companies.

Please call if you have any questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.