

Privacy Policy Notice

Meld Financial, Inc. (Meld) respects your privacy and is committed to protecting your personal information. This notice describes how we collect, use, share, and safeguard personal information in connection with the financial products and services we provide.

Information We Collect

The types of personal information we collect, and share depend on the products and services we provide to you. This information may include:

- your social security number and income;
- your address and date of birth; and
- your account balances and transactions.

How We Use and Share Information

Financial companies typically need to share customers' personal information in order to run their everyday business, process transactions, maintain or service customer accounts, and respond to legal and regulatory matters. In the section below, we list the reasons financial companies may share their customers' personal information, the reasons Meld chooses to share your information, and whether you can limit this sharing.

Reasons we can share your personal information	Does Meld share?	Can you limit this sharing?
For our everyday business purposes To process transactions, maintain or service your account(s), respond to legal or regulatory inquiries, or otherwise operate our business. We may share your personal information with non-affiliated third parties that perform services on our behalf or help us provide financial services to you, such as custodians, account aggregation providers, broker-dealers, investment companies, insurance companies, auditors, attorneys, compliance consultants, and other service providers.	Yes	No
For our marketing purposes To offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A - We do not share
For our affiliates' everyday business purposes Information about your transactions and experience	No	N/A - We do not share
For our affiliates' everyday business purposes Information about your creditworthiness	No	N/A - We do not share
For our affiliates to market to you	No	N/A - We do not share
For non-affiliates to market to you	No	N/A - We do not share

Additional Privacy Information

How often does Meld notify me about their practices?

We provide this notice when you establish a customer relationship with us and annually thereafter.

How does Meld protect my personal information?

To protect your personal information from unauthorized access and use, we maintain physical, electronic, and procedural safeguards that comply with federal law. These measures include computer safeguards and secure files and offices.

How does Meld collect my personal information?

We collect personal information from you in connection with providing advisory and related financial services to you. For example, we collect information when you open an account, enter into an advisory agreement, provide us with account or financial information, direct us to make transactions, or communicate with us about your accounts and financial matters.

Why can't I limit all sharing?

Federal law gives you the right to limit sharing only for:

- affiliates' everyday business purposes, information about your creditworthiness;
- affiliates to market to you; and
- non-affiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

How does Meld treat my personal information once I am no longer a customer?

We do not disclose nonpublic personal information about former customers except as permitted or required by law or as necessary to service accounts, complete transactions, or otherwise fulfill our legal and regulatory obligations.

Definitions

Everyday business purposes

The actions necessary for financial companies to run their businesses and manage customer accounts, such as:

- processing transactions, mailing, and auditing services;
- providing information to credit bureaus; and
- responding to court orders and legal investigations.

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies. Meld does not have affiliates for purposes of this notice.

Non-affiliates

Companies not related by common ownership or control. They can be financial or non-financial companies. We may share personal information with non-affiliated financial service providers and other non-affiliated third parties as permitted by law in order to service your accounts, process transactions, maintain records, or support our business operations.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Meld does not jointly market.

Contact Us

Call (205) 967-4200 or email meld@meldfinancial.com

Meld Financial

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