

J H DARBIE & CO., INC.

Financial Services

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JH Darbie & Co. Privacy Policy

At JH Darbie & Co., we are committed to safeguarding customer information. Since your privacy is a priority to us, JH Darbie & Co. will not share nonpublic information about you with third parties without your consent, except as explained in our Privacy Policy. We carefully manage Customer Information within JH Darbie & Co. in order to give you better service, greater convenience, and additional benefits consistent with the nature of your overall business with JH Darbie & Co.

Our relationship with you is our most important asset. We understand that you have entrusted us with your private financial information, and we do everything we can to maintain that trust.

The JH Darbie & Co. Privacy Policy applies to consumers who are current or former JH Darbie & Co. brokerage clients. Throughout the Policy, we refer to information that personally identifies you or your accounts as “personal information”.

How We Gather Information

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- (1) applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references.
- (2) your transactions with us, or others. This information may include your account balances, payment history, and account usage.
- (3) consumer reporting agencies. This information may include account information and information about your creditworthiness.
- (4) Public sources. This information may include real estate records and telephone numbers.

Sharing information within JH Darbie & Co.

We take steps to safeguard customer information. We restrict access to the personal and account information of our customers to those employees who need to know that information in the course of their job responsibilities. We maintain physical, electronic, and procedural safeguards that comply with federal standards to protect customer information.

Sharing Information with Companies that work for us.

We may share Customer Information with unaffiliated third parties who perform services for JH Darbie & Co. or in connection with servicing or processing of the products and services that you've requested or already have. We share information with such companies to support your experience of and relationship with JH Darbie & Co. These companies may include other financial service providers such as insurance companies, payment processing centers, as well as companies such as check printing and data processing companies. These companies might assist us in a number of ways: for example, in fulfilling your service requests, or processing your transactions, or mailing your account statements. We may also share your information with companies we have hired to provide marketing and other services on our behalf, or with other financial institutions with whom we have joint marketing agreements. All of these companies are contractually obligated to keep the information that we provide to them confidential, and use the information only for the purposes of providing the services we've asked them to perform for us or for you.

Disclosing Information in other situations

We may also disclose Customer Information we maintain about you to credit bureaus and similar organizations, when permitted by law. Such shared information may include a disclosure in connection with a subpoena or similar legal process, a fraud investigation, an audit or examination.

Making Sure Information is Accurate

We continue to evaluate our efforts to protect personal information and make every effort to keep your personal information accurate and up to date. If you identify any inaccuracy in your personal information, or you need to make a change to that information, please contact us so we that we may promptly update our records.

Our Former Customers

Even if you are no longer a customer of JH Darbie & Co., our Privacy Policy will continue to apply to you.

Option to Opt Out and Change Notices

If for any reason at any time in the future, we find it necessary to disclose any of your personal information in a way that is inconsistent with our Privacy Policy, we will give you advance notice of the proposed change as well as the opportunity to opt out of such disclosure.

Keeping Up-To-Date With Our Privacy Policy

JH Darbie & Co. reserves the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you by posing it at www.jhdarbie.com, by email, or by means of a notice on our home page.