

# Yield Financial Advisors, Inc.

## Privacy Policy

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### **Customer Data Protection and Privacy**

## **PRIVACY POLICY OF THE INVESTMENT ADVISORY BUSINESS OF YIELD FINANCIAL ADVISORS**

### **Privacy Policy of Yield Financial Advisors**

#### **SCOPE**

Your privacy is important to Yield Financial Advisors (OIA), and we go to great lengths to protect it. This Privacy Policy applies to the collection of personal information via Investment Advisor Representatives (IAR) in person or websites and mobile applications operated by OIA and its affiliates. This Privacy Policy does not apply to information collected in any other way.

Our website may contain links to sites maintained by others. This Privacy Policy does not reflect the privacy practices of those sites. If you have any questions about the privacy practices associated with those sites, please review the privacy statement posted on each site.

#### **HIGHLIGHTS**

What personal information is collected and how is that information used?

- We collect information about our clients in three ways: directly from the client (for example, when contracting for investment advisory services, or product,

registering an account, or signing up for an online subscription), from our web server logs, and through cookies.

- We use the information primarily to provide you with appropriate investment advice, a personalized Internet or mobile application experience that delivers the information, resources, and services that are most relevant and helpful to you.
- We do not share with others any of the information you provide, unless as specifically provided in this Privacy Policy, or when we believe in good faith that the law requires it.

How is my personal information protected?

- We have implemented certain appropriate security measures to help protect your personal information from accidental loss and from unauthorized access, use, or disclosure.
- We store the information about you on a hard drive with restricted access and appropriate monitoring.
- We use intrusion detection and virus protection software.
- Despite these measures, we cannot guarantee that unauthorized persons will be unable to defeat our security measures.

Who has access to the personal information?

- We will not sell, rent, or lease mailing lists or other customer data to others, and we will not make your personal information available to any unaffiliated parties, except our approved IAR's and contractors, or as otherwise described in this Privacy Policy.
- We rely on some of our affiliates for support of the products and services we offer, and we share some of our back-office functions with our OIA affiliates. Said affiliates are all required to preserve the confidentiality of any personal information they may access.
- We will not disclose any personal information or information about your usage of our investment advisory services, websites or mobile applications to unaffiliated third parties, except as necessary to service the account, to enforce the terms of use, to meet our obligations to content and technology providers, or as required by law.

How may I correct, amend, or delete my personal information, or update my preferences?

- You may update your preferences or registration at any time, or you may cancel your investment advisory services per the terms of your signed agreement.
- If you do not want to receive information about our products or services, please update your account preferences (where available), check the appropriate box when registering and/or utilize the "unsubscribe" mechanism within the communications that you receive from us.

- If you have any additional questions or concerns related to this statement and/or our practices, email us at <http://support@yieldfa.com>.

## **FULL PRIVACY STATEMENT**

WHAT PERSONAL INFORMATION DOES OIA COLLECT AND HOW DO WE USE IT? We collect information about our clients and users in three ways: directly from you the client, from our web server logs, and through cookies. We use the information primarily to provide you with personalized financial planning and investment advisory services and/or a personalized Internet experience that delivers the information, resources, and services that are most relevant and helpful to you. We don't share any of the information you provide with others, unless we say so in this Privacy Policy, or when we believe in good faith that the law requires it.

### Client/User-Supplied Information

When you engage us for our services or order products via our website, we ask you to provide some personal information, for example, your name, address, phone number, email address, investment preferences, payment information, and/or certain additional categories of information resulting from use of our websites and services, such as research requests. We keep this information in a contact database for future reference, as needed. We may use certain information you provide to offer you products and services that we believe may be of interest to you. If you don't wish to receive such offers, you may opt out (unsubscribe).

If you contact us for customer support, we may ask you to provide information about your computer or about the issues you are trying to resolve. This information is necessary to help us answer your questions. We may record your requests and our responses for quality control purposes.

Some OIA websites may make chat rooms, forums, message boards, or news groups available to you. Please remember that any information disclosed in these areas is public. You should exercise caution when disclosing personal information in these areas. Don't disclose information in these public forums that might be considered confidential.

### Web server logs

When you visit our website, we may track information about your visit and store that information in web server logs, which are records of the activities on our sites. Our servers automatically capture and save the information electronically. Examples of the information we may collect include:

- Your unique Internet protocol address
- The name of your unique Internet service provider
- The city, state, and country from which you access our website
- The kind of browser or computer you use
- The number of links you click within the site

- The date and time of your visit
- The web page from which you arrived to our site
- The pages you viewed on the site
- Certain searches/queries that you conducted via our website(s)

The information we collect in web server logs helps us administer the site, analyze its usage, protect the website and its content from inappropriate use, and improve the user's experience.

### Cookies

In order to offer and provide a customized and personal service, we may use cookies to store and help track information about you. Cookies are simply small pieces of data that are sent to your browser from a web server and stored on your computer's hard drive. We use cookies to help remind us who you are and to help you navigate our sites during your visits. Cookies allow us to save passwords and preferences for you so you won't have to reenter them each time you visit.

The use of cookies is relatively standard. Most browsers are initially set up to accept cookies. However, if you prefer, you can set your browser to either notify you when you receive a cookie or to refuse to accept cookies. You should understand that some features of many sites may not function properly if you don't accept cookies.

### HOW DOES OIA PROTECT THE PERSONAL INFORMATION THAT IT COLLECTS?

We have implemented certain appropriate security measures to help protect your personal information from accidental loss and from unauthorized access, use, or disclosure. For example, some of our websites are protected with Secure Sockets Layer (SSL) technology. Also, we store the information about you in a data center with restricted access and appropriate monitoring, and we use a variety of technical security measures to secure your data. In addition, we use intrusion detection and virus protection software. **However, please note that we cannot guarantee that unauthorized persons will be unable to defeat our security measures.**

Also, please note that we may store and process your personal information in systems located outside of your home country. However, regardless of where storage and processing may occur, we take appropriate steps to ensure that your information is protected, consistent with the principles set forth under this Privacy Policy.

### WHO HAS ACCESS TO THE PERSONAL INFORMATION?

We will not sell, rent, or lease mailing lists or other customer data to others, and we will not make your personal information available to any unaffiliated parties, except as follows:

- To IAR's agents and/or contractors who may use it on our behalf or in connection with their relationship with us (for example, we may use third parties to help us with promotional campaigns).
- As required by law, in a matter of public safety or policy, as needed in connection with the transfer of our business assets (for example, if we are acquired by another company or if we are liquidated during bankruptcy proceedings), or if we believe in good faith that sharing the data is necessary to protect our rights or property.

We also rely on some of our affiliates for support of the products and services we offer, and we share some of our back-office functions with other OIA affiliates. Said affiliates are all required to preserve the confidentiality of any personal information they may access.

We will not disclose any information about the services you have engage OIA to provide to you or your usage of our website to unaffiliated third parties, except as necessary to service the account, to enforce the terms of use, to meet our obligations to content and technology providers, or as required by law.

We may also use statistics regarding usage for product development purposes, but we only use those statistics in the aggregate and they don't include any personally identifiable information about individual users.

Your access to some of our services and content may be password protected. We recommend that you refrain from disclosing your username(s) and password(s) to anyone. We also recommend that you sign out of your account or service at the end of each session. You may also wish to close your browser window when you have finished your work, especially if you share a computer with someone else or if you are using a computer in a public place like a library or Internet cafe.

#### QUESTIONS?

If you have any additional questions or concerns related to this statement and/or our practices, please email us at <http://support@yieldfa.com>.

**PRIVACY STATEMENT CHANGES** If our information practices change in a significant way, we will post the policy changes here. This Privacy Policy was last updated on 6/29/2023 .