

Wealth Advisors, LLC

Customer Information Privacy Principles

Like most industries today, the financial services industry is rapidly being shaped by technology, which is literally changing the way we do business. To be successful in this environment, we must continue to insure that our customers are confident that we will manage their financial affairs expertly and confidentially.

At Wealth Advisors, LLC, our customers have access to a broad range of products and services from basic banking products to investments, mortgages, insurance, and online banking. To deliver these products and services as effectively and conveniently as possible, it is essential that we use technology to manage and maintain certain customer information.

We want to assure all of our customers that whenever information is used, it is done with discretion. The safeguarding of customer information is an issue we take seriously at Wealth Advisors, LLC. To affirm our continuing commitment to the proper use of customer information, we have set forth the following Privacy Principles. These Privacy Principles guide us in serving the privacy needs of our customers.

- 1. Recognition of a Customer's Expectation of Privacy:** At Wealth Advisors, LLC, we believe the confidentiality and protection of customer information is one of our fundamental responsibilities. While information is critical to providing quality service, we recognize that one of our most important assets is our customers' trust. Thus, the safekeeping of customer information is a priority for Wealth Advisors, LLC.
- 2. Use, Collection, and Retention of Customer Information:** Wealth Advisors, LLC limits the use, collection, and retention of customer information to what we believe is necessary or useful to conduct our business, provide quality service, and offer products, services, and other opportunities that may be of interest to our customers. Information collected may include, but is not limited to name, address, telephone number, tax identification number, date of birth, employment status, annual income, and net worth.
- 3. Maintenance of Accurate Information:** Wealth Advisors, LLC recognizes that it must maintain accurate customer records. Therefore, Wealth Advisors, LLC has established procedures to maintain the accuracy of customer information and to keep such information current and complete. These procedures include responding to requests to correct inaccurate information in a timely manner.
- 4. Limiting Employee Access to Information:** Employee access to personally identifiable customer information is restricted to those who need access to such information in order to provide products or services to the client. Employees are educated on the importance of maintaining the confidentiality of customer information and on these Privacy Principles. Because of the importance of these issues, all Wealth Advisors, LLC employees are responsible for maintaining the confidentiality of customer information and employees who violate these Privacy Principles will be subject to disciplinary measures.
- 5. Protection of Information via Established Security Procedures:** Wealth Advisors, LLC recognizes that a fundamental element of maintaining effective customer privacy procedures is to provide reasonable protection against the unauthorized access to customer information. Therefore, Wealth Advisors, LLC has established appropriate security standards and procedures to guard against any unauthorized access to customer information.

6. **Restrictions on the Disclosure of Customer Information:** When it comes to sharing customer information with unaffiliated companies, Wealth Advisors, LLC places strict limits on who receives specific information about customer accounts and other personally identifiable data. Wealth Advisors, LLC may share information with such companies if they provide a product or service that may benefit our customers. Whenever we do this, we carefully review the company and the product or service to make sure that it provides value to our customers.

We share the minimum amount of information necessary for that company to offer its product or service. We may also share information with unaffiliated companies that assist us in providing our products and services to our customers; in the normal course of our business (for example, with consumer reporting agencies and governmental agencies); when legally required or permitted in connection with fraud investigations and litigation; in connection with acquisitions and sales; and at the request or with the permission of a customer.

7. **Maintaining Customer Privacy in Business Relationships with Third Parties:** If we provide personally identifiable customer information to a third party with which we have a business relationship, we will insist that the third party keep such information confidential and consistent with the conduct of our business relationship.
8. **Disclosure of Privacy Principles to Customers:** Wealth Advisors, LLC recognizes and respects the privacy expectations of our customers. We want our customers to understand our commitment to privacy in our use of customer information. As a result of our commitment, we have developed these Privacy Principles, which are made readily available to our customers. Customers who have questions about these Privacy Principles or have a question about the privacy of their customer information should call Jeremiah F. McCarthy, CFP[®], CPA/PFS at 937-748-4765 or e-mail him at jfmcCarthy@woh.rr.com.

These Privacy Principles apply to individuals, and we reserve the right to change these Privacy Principles, and any of the policies or procedures described above, at any time without prior notice. These Privacy Principles are for general guidance and do not constitute a contract or create legal rights and do not modify or amend any agreements we have with our customers.