

Access Financial Services, Inc.

Privacy Policy Rev. March 2, 2017

FACTS	WHAT DOES ACCESS FINANCIAL SERVICES, INC. (“AFS”) DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal Law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> Information we receive from you on account applications, such as your address, date of birth, Social Security Number, occupation, financial goals, assets and income; and Information about your transactions with us, our affiliates, or others. <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons Access Financial Services, Inc. choose to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does AFS share?	Can you limit this sharing?
For our everyday business purposes- Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes- To offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	We don’t share
For our affiliates’ everyday business purposes- Information about your transactions and experiences	YES	NO
For our affiliates’ everyday business purposes- Information about your creditworthiness	NO	We don’t share
For our affiliates’ to market to you	NO	We don’t share
For our non-affiliates’ to market to you	NO	We don’t share

Questions?	If you have any questions about AFS Privacy Policy, please call 952-885-2736.
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WHO ARE WE?	
Who is providing this notice?	Access Financial Services, Inc. 1650 W. 82 nd St., Ste. 850 Minneapolis, MN 55431
WHAT WE DO	
How does AFS protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does AFS collect my personal information?	We collect your personal information when you engage our services and we gather information to provide your services. We may also collect your personal information from others, such as affiliates or other companies.
Why can't I limit all sharing of my personal information?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes-information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • AFS does not have any affiliates.
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Northwestern Mutual Life Insurance Company • Charles Schwab and Co., Inc.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • AFS does not have any joint marketing relationships.
Other important information	
<p>This notice applies to individual consumers who are customers or former customers. This notice replaces all previous notices of our consumer privacy policy, and may be amended at any time. We will keep you informed of changes or amendments as required by law.</p>	