

FACTS	What does M2 Trust Services LLC (“M2 Trust”) 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 the notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and account balances • Account transactions and payment history • Assets and investment experience <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 customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons M2 Trust chooses to share; and whether you can limit this sharing.

<u>Reasons we can share your personal information</u>	<u>Does M2 Trust Share?</u>	<u>Can you limit this sharing?</u>
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 non-affiliates to market to you	No	We don't share

QUESTIONS? For Questions or to limit our sharing Call 888-265-1225.

WHO WE ARE	
Who is providing this notice?	M2 Trust Services LLC
WHAT WE DO	
How does M2 Trust 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 M2 Trust collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Provide account information or give us your contact information • Direct us to buy or sell investments • Use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <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>

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What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account, unless you tell us otherwise.
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DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • M2 Trust is affiliated with EmTwo Holdings LLC, the parent to M2 Trust Services LLC
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • M2 Trust utilizes the AccuTrust Gold Trust System, offered by AccuTech Systems Corporation. • In addition, M2 Trust utilize Finix Solutions who manages our servers and online client portal. M2 Trust does not share your information with non-affiliates for marketing purposes.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • M2 Trust does not participate in joint marketing with non-affiliates

OTHER IMPORTANT INFORMATION

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.