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CERTIFIED FINANCIAL PLANNER™ professional

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## BONNER & SMITH, LLC Privacy Policy

Maintaining the trust and confidence of our clients is a high priority. Bonner & Smith, LLC is committed to preserving the confidentiality of the non-public personal information provided to us by our current, prospective and former clients. That is why we want you to understand how we protect your privacy when we collect and use information about you, and the steps that we take to safeguard that information. Bonner & Smith, LLC has adopted the following privacy policies concerning the collection, maintenance, disclosure and disposal of our clients' nonpublic personal information.

### Privacy Policy

#### **Nonpublic Personal Information We Collect:**

In connection with providing investment products, financial advice, or other services, we obtain non-public personal information about you, including:

- Information we receive from you on account applications, such as your name, address, telephone number, social security number, e-mail address, occupation, income and other such personal information about you, your family members and household;
- You also may share with us certain non-public personal financial information, such as your investment goals, the net asset values of your investments and your banking arrangements, as well as information from other financial institutions with whom you have relationships and/or have authorized to provide information to us. We collect and maintain this personal information in order to properly serve your account and
- Information about your transactions with us, our affiliates, or others.

#### **Disclosure of Information:**

We do not disclose personal information to third parties, unless one of the following limited exceptions applies.

- We disclose personal information to companies that help us process or service your transactions or account(s).
- We do not disclose your non-public personal information except in limited circumstances where we believe in good faith that disclosure is required by law or to comply with regulatory inquiries.
- Bonner & Smith, LLC does not sell customer lists and will not sell your personal or financial information to anyone.
- We may share personal information with other organizations only with your consent (for example, if you use BONNER & SMITH, LLC as a financial reference in applying for credit with another institution).

**Categories of Parties to Whom We Disclose:**

We will not disclose information regarding you or your account with us, except under the following circumstances:

- To entities that perform services for us or function on our behalf, including financial service providers, such as, our custodians, insurance agent/company or investment company;
- To your attorney, trustee or anyone else who represents you in a fiduciary capacity with your consent;
- To our attorneys, accountants or auditors;

**How We Use Information:**

We may not disclose all information we collect. We may disclose nonpublic information to companies that provide support services and make our procedures more efficient and improve security measures, such as data processors and technical systems consultants:

- To protect your accounts from unauthorized access or identity theft;
- To process your requests such as securities purchases and sales;
- To service your accounts, such as issuing account statements;
- To comply with Federal, State, and Self-Regulatory Organization requirements;

**Our Security Policy:**

We maintain a secure office and provide physical, electronic and procedural safeguards that protect your personal information. We restrict access to nonpublic personal information. We continue to evaluate our processes to protect personal information.

**Closed or Inactive Accounts:**

Our Privacy Policy at Bonner & Smith, LLC will continue to apply to you if you decide to close your account(s) or become an inactive client.

If we change our policies regarding the way we collect and/or maintain information about you, you will be notified in advance, and, if required by law, will be given the opportunity to opt out of such additional disclosure and to direct Bonner & Smith, LLC not to share such information with such parties.

Please direct your questions about this Privacy Policy or to request a copy to:

**Bonner & Smith, LLC.**

5308 114th St  
Lubbock, TX 79424

**Phone:** 806 798-1880

**Fax:** 806 798-0083

## SMS Terms and Conditions:

Terms of Service must have an SMS disclosure that includes the types of messages consumers can expect to receive, texting cadence, message and data rate notices, privacy policy links, and opt-out instructions.

1- SMS Consent Communication: The information (Phone Numbers) obtained as part of the SMS consent process will not be shared with third parties for marketing purposes.

2- Types of SMS Communications: If you have consented to receive text messages from Bonner & Smith, you may receive messages related to the following: General conversation or action related to accounts.

Appointment reminders Follow-up messages (if applicable) Example: "Susan Smith at Bonner&Smith has invited you to text. Save this number as texting only, our office phone is 806 798-1880 Please send the word YES if you would like to connect. Reply STOP to unsubscribe."

3- Message Frequency: Message frequency may vary depending on the type of communication. For example, you may receive No SMS messages per week. If related to your appointment you may receive a reminder. Example: "You have a meeting with your advisor at [date time]"

4- Potential Fees for SMS Messaging: Please note that standard message and data rates may apply, depending on your carrier's pricing plan. These fees may vary if the message is sent domestically or internationally.

5- Opt-In Method: You may opt-in to receive SMS messages from Bonner & Smith in the following ways: Verbally, during a conversation. Or replying Yes to a text invite

6- Opt-Out Method: You can opt out of receiving SMS messages at any time. To do so, simply reply "STOP" to any SMS message you receive. Alternatively, you can contact us directly to request removal from our messaging list.

7- Help: If you are experiencing any issues, you can reply with the keyword HELP. Or, you can get help directly from us at (info@bonner-smith.com) If you do not wish to receive SMS messages, you can choose not to respond to the SMS text.

8- Standard Messaging Disclosures:

Message and data rates may apply. You can opt out at any time by texting "STOP." For assistance, text "HELP" or visit Terms and Conditions <https://bonner-smith.com/legal-disclosures>. Message frequency may vary

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*If you identify any inaccuracy in your personal information, or you need to make a change to that information, please contact us so that we may promptly update our records.*