Stewardship Concepts
FINANCIAL SERVICES, LLC

Privacy Policy

Effective Date: August 15, 2025
Last Updated: August 15, 2025

Commitment to Privacy

We are committed to protecting the confidentiality of your personal information. This policy outlines how we collect, use, and safeguard nonpublic personal data.

Information We Collect

We collect personal information relevant to your financial planning and advisory relationship with us. This may include:

- Financial account details
- Health-related information (as needed for planning)
- Estate planning documents
- Transaction history
- Information from questionnaires, statements, and authorized advisors

We retain this data while you are a client and for the duration required by law. Afterward, it is securely destroyed.

Use of Information

Your information is used exclusively to provide services such as:

- Financial planning and investment management
- Account administration and transactions
- Coordination with authorized professionals

Disclosure of Information

We do not sell, rent, or share your personal information for marketing purposes. Disclosure occurs only when:

- You authorize it
- It is necessary to complete a transaction
- Required by law or regulation

SMS Communications

Information We Collect

We may collect your mobile phone number and related information when you:

- Opt in to receive SMS communications from us.
- Provide your number during onboarding, account setup, or service interactions.

Use of Mobile Information

Your mobile information is used solely for:

- Sending transactional alerts, appointment reminders, and service updates.
- Providing important compliance or regulatory notifications.
- Responding to your inquiries or requests.

No Sharing or Selling of Mobile Data

We **do not sell, rent, trade, or share** your mobile phone number or any SMS-related data with third parties for marketing or promotional purposes. Your information is used exclusively by [Your Firm Name] and trusted service providers who help us deliver SMS communications securely.

Consent and Opt-Out

By providing your mobile number, you consent to receive SMS messages from us. You may opt out at any time by replying **STOP** to any message. You may also contact us directly at [Insert Contact Info] to manage your preferences.

Data Security

We maintain physical, electronic, and procedural safeguards to protect your information. Access is restricted to authorized personnel.

Identity Theft Prevention

In compliance with the FTC's Red Flags Rule, we maintain a written Identity Theft Prevention Program that includes:

- Risk identification
- Detection and response protocols
- Ongoing updates

You may request a copy by contacting our office.

USA PATRIOT Act Notice

We are required to verify the identity of clients opening accounts. This may involve collecting documents and using third-party sources.

If you have questions about this policy, contact us at 509-443-0845 or kate@scfinancials.com