

FACTS

WHAT DOES CRYSTAL OAK WEALTH MANAGEMENT, LLC 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 explain how we collect, use, disclose, and protect your information—including information related to SMS/text messaging programs—consistent with federal law, industry best practices, and 10DLC carrier requirements.
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 income • Account balances and payment history • Mobile phone number as well as SMS enrollment & interaction data
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 we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we 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	Yes
For joint marketing with other financial companies	No	NA
For our affiliates’ everyday business purposes— information about your transactions and experiences	No	NA
For our affiliates’ everyday business purposes— information about your creditworthiness	No	NA
For our affiliates to market to you	No	NA
For non-affiliates to market to you	No	NA
For buying, selling, or sharing of client data gathered for text messaging.	No	NA
For communication and client experience— to provide you with scheduling reminders and personal service updates	Yes	Yes (via STOP opt-out)

SMS/Text Messaging (10DLC Compliant)	<ul style="list-style-type: none"> • You may Opt-in by: (i) checking a box on a web form; or (ii) providing written consent. Your consent is not a condition of receiving financial services. • Opt-Out: You may opt out at any time by replying STOP to unsubscribe. We process opt-out requests promptly. <p>Please note: Message frequency varies and message/data rates may apply. Text messaging originator opt-in data and consent will not be shared with any third parties, excluding aggregators and providers of the text message services. No SMS data is shared for marketing purposes.</p>
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To limit our sharing	<ul style="list-style-type: none"> • Mail the form provided at the end of this notice. <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information from the date you received this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 817-896-4061
Who we are	
Who is providing this notice?	Crystal Oak Wealth Management, LLC
What we do	
How do we protect your 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 do we collect your personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money
Why can't you 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>
What happens when you limit sharing for an account you hold jointly?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply only to me

Mark any you want to limit:

Do not use my personal information to market to me.

Name
Address
City, State, Zip
Account #

Mail to:
Crystal Oak Wealth
Management, LLC
PO BOX 3147
Bentonville, AR 72712