

FACTS

WHAT DOES DIVY EQUITIES INC 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?	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, transaction history, and email
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 Divy Equities Inc. chooses to share; and whether you can 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	Yes	Yes
For nonaffiliates to market to you	No	We don't share

■ Email us at support@divy.com. Please put "Limit Our Sharing" in the subject line.

Please note:
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Email us at support@divyequities.com.



Leave Blank

Apply my

OR

choices only

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

to me]

Mark any/all you want to limit:

- q Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- q Do not allow your affiliates to use my personal information to market to me.
- q Do not share my personal information with nonaffiliates to market their products and services to me.

		Mail to:
		Divy Equities Inc.
		5828 Wilshire Blvd
		Los Angeles, CA
		90036



Who is providing this notice?	This form is being provided by Divy Equities Inc.
How does Divy Equities Inc protect my personal information?	<p>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.</p> <p>When you access our account holder area, you are required to provide your user name and your password. Do not share your password and change it frequently.</p>
How does Divy Equities Inc collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account, provide account information ■ direct us to buy and sell securities ■ direct us to buy and sell other brokerage product <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Our affiliates include Divy Inc. and Rule Technology.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Divy Equities doesn't share with nonaffiliates so they can market to you. We may disclose any of the information we collect to companies that perform business services on our behalf.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Divy Equities does not jointly market.

California Residents: You will receive a California Privacy Notice describing the privacy choices available under California law.
For Vermont Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Note: Divy Equities utilizes Plaid, a platform that enables applications to connect with end-user authorized data from financial institutions including banks, card issuers, and card networks. Plaid also structures the data it receives and returns it to Divy Equities in a functional format. Our services are encrypted through Plaid. You may access Plaid's privacy policy here: <https://plaid.com/legal>. By using Divy Equities' website and/or mobile application, you acknowledge and agree that your personal information will be treated in accordance with Plaid's privacy policy. You also acknowledge that Divy Equities must and will transmit your personal and banking

information to Plaid in order to provide its services to you. Access to your personal information is restricted to Divy Equities employees, agents and affiliates. Mishandling of private information is against company policy and is under strict contractual obligation.

