

FACTS**WHAT DOES ZOE SECURITIES LLC (THE “FIRM”)
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:

- Social Security number and income;
- Bank information and account holder information;
- Account balances and transaction history; and
- Employee identification number and other tax related information;
- Copies of legal identification documents including, but not limited to, passports, government IDs, utility bills, and other similar documents;
- Payment history, credit history, assets, investment experience, overdraft history, risk tolerance, credit card or other debts, mortgage rates and payment history, retirement assets, employment information, and wire transfer instructions; and
- Credit history and credit scores

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 the Firm chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Firm 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	No
For joint marketing with other financial companies	No	N/A
For our affiliate’s everyday business purposes— information about your transactions and experiences.	Yes	No
For our affiliates to market to you.	Yes	Yes
For nonaffiliates to market to you.	No	N/A

To limit our sharing

- Mail the form below;
- Call us at (646) 680-9244; or
- E-mail us at support@zoefin.com.

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.

Questions?

Call us at (646) 680-9244 or email us at support@zoefin.com.

Mail-In Form

Leave Blank

Mark any/all you want to limit:

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

OR

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

- apply my choices only to me**

Name

Address

City, State,

Zip

[Account #]

Mail to:

666 Third Avenue, 6th Floor
New York, NY 10017

Who we are

Who is providing this notice?

Zoe Securities LLC

What we do

How does the Firm 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 the Firm collect my personal information?

We collect your personal information, for example, when you open an account, give us your contact information, or visit our website. We may also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes-information about your creditworthiness,
- affiliates from using your information to market to you, and
- sharing for nonaffiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

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 nonfinancial companies.

- Zoe Financial, Inc.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- The Firm shares certain information with service providers such as the Firm's clearing firm and data providers. The Firm does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- The Firm does not jointly market.

Other important information

For Vermont, Nevada, and California residents, please visit <https://zoeffin.com/privacy-policy/> for additional information concerning the Firm's privacy policies.