

FACTS

WHAT DOES IBN Financial Services, 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:

- Social Security number and date of birth
- driver license data and risk tolerance
- address and phone number

How?

All financial companies need to share **client's** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **client's** personal information; the reasons **IBN Financial Services, Inc.** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does IBN Financial Services, Inc. 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	No	We don't share
For our marketing purposes— to offer our products and services to you	Yes	Yes
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	Yes
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

To limit our sharing

- Call 315-652-4426 or
- Visit us online: <https://www.ibrokernet.com/contact>

Please Note:

If you are a *new* customer, we can begin sharing your information 10 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 315-652-4426 or go to <https://www.ibrokernet.com>

Who we are

Who is providing this notice?

IBN Financial Services, Inc., Member FINRA & SIPC
404 Old Liverpool Rd., Liverpool, NY 13088

What we do

How does **IBN Financial Services, Inc.** 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 **IBN Financial Services, Inc.** collect my personal information?

We collect your personal information, for example, when you

- make a trade or open a new account
- call us or ask questions about your account
- add funds to your existing account

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
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

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

If only 1 party of a joint account requests limited sharing, the entire account (all parties) are also subject to the same limited sharing

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- IBN Advisory Services, Inc.

Nonaffiliates

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

- AXOS Clearing, LLC, or any firm that has custody of your assets.

Joint marketing

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

- No such agreements exist

Other important information

IBN Financial Services, Inc. will not share any non-essential information with any company not listed on this form. When you open an account, this is direct with a company your information will be sent directly to only that company (such as a mutual fund or annuity company)