



## **Privacy Policy**

Effective Date: 04/01/2021

At Farmville Financial, we are committed to protecting the privacy and confidentiality of our clients' personal information. This Privacy Policy outlines how we collect, use, disclose, and protect the information we gather from our clients.

### 1. Information Collection

We may collect personal information from our clients in various ways, including but not limited to:

- Information provided by clients during the account opening process, such as name, address, contact details, and financial information.
- Information obtained through transactions, account activity, and interactions with our website or mobile applications.
- Information collected from third parties, such as credit reporting agencies or other financial institutions, with the client's consent.

### 2. Use of Information

We use the collected information for the following purposes:

- To provide financial services, process transactions, and manage client accounts.
- To communicate with clients, including responding to inquiries and providing updates on account activity.
- To comply with legal and regulatory requirements, including fraud prevention, anti-money laundering, and recordkeeping obligations.
- To improve our products, services, and overall client experience.
- To send marketing communications, offers, or promotions related to our products and services, unless the client opts out.

### 3. Information Sharing

We may share clients' personal information with third parties in the following circumstances:

- With service providers, agents, or contractors who assist us in delivering our services, provided they agree to maintain the confidentiality and security of the information.
- With regulatory bodies, law enforcement agencies, or government authorities when required to comply with applicable laws and regulations.
- In the event of a merger, acquisition, or other corporate transaction involving our company, where a clients information may be transferred as part of the transaction.
- With the client's consent, for any other purposes disclosed at the time of collection.

### 4. Information Security

We take reasonable measures to protect the confidentiality, integrity, and security of our clients' personal information. We use industry-standard security technologies and procedures to safeguard the information against unauthorized access, use, or disclosure.

### 5. Data Retention

We retain clients' personal information for as long as necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required or permitted by law. We regularly review and securely dispose of information that is no longer needed.

### 6. Your Choices and Rights

Clients have certain choices and rights regarding their personal information, including the right to access, update, and delete their information. Clients may also choose to opt out of receiving marketing communications from us.

### 7. Updates to the Privacy Policy

We may update this Privacy Policy periodically to reflect changes in our practices or applicable laws. Any updates will be posted on our website, and clients will be notified of any material changes that may affect their rights.

### 8. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or our handling of personal information, please contact us using the information provided below:

Farmville Financial

Address: 608 10<sup>th</sup> street, Farmington MN 55024,

Phone: 651.788.2593

Email: [jv@farmvillefinancial.com](mailto:jv@farmvillefinancial.com)

Please note that this is just an example, and the actual privacy policy of a financial services broker may vary based on their specific practices, legal requirements, and jurisdiction. It's important to consult legal and compliance professionals to ensure that the privacy policy accurately reflects the broker's operations and complies with relevant laws and regulations.

## **Terms of Use**

Please read these Terms of Use carefully before accessing or using our services. By accessing or using our services, you agree to be bound by these Terms of Use. If you do not agree with any part of these terms, you should not use our services.

### 1. Use of Services

a. Eligibility: You must be of legal age and have the necessary legal capacity to enter into a binding agreement to use our services. By accessing or using our services, you represent and warrant that you meet these eligibility requirements.

b. Compliance: You agree to comply with all applicable laws, regulations, and these Terms of Use when using our services. You are solely responsible for your actions and the consequences of your use of our services.

c. Account Security: If you create an account with us, you are responsible for maintaining the confidentiality of your account information, including your username and password. You agree to notify us immediately of any unauthorized access or use of your account.

### 2. Intellectual Property

a. Ownership: All content and materials available through our services, including but not limited to text, graphics, logos, images, and software, are the property of [Company Name] or its licensors and are protected by intellectual property laws. You may not use, copy, reproduce, distribute, modify, or create derivative works from any content or materials without our prior written consent.

b. Trademarks: The trademarks, service marks, and logos used and displayed on our services are registered and unregistered trademarks of [Company Name] and its licensors. You may not use any trademarks without our prior written permission.

### 3. Disclaimer of Liability

a. No Financial Advice: The information provided through our services is for general informational purposes only and should not be considered as financial, investment, or legal advice. We do not guarantee the accuracy, completeness, or timeliness of any information provided. You should consult with a qualified professional for specific financial or investment advice.

b. Use at Your Own Risk: Your use of our services is at your own risk. We do not warrant that our services will be uninterrupted, error-free, or free from viruses or other harmful components. We disclaim all warranties, express or implied, regarding the operation and use of our services.

c. Limitation of Liability: In no event shall [Company Name], its officers, directors, employees, or affiliates be liable for any direct, indirect, incidental, consequential, or punitive damages arising out of or in connection with your use of our services, even if advised of the possibility of such damages.

#### 4. Modifications and Termination

a. Modifications: We reserve the right to modify, suspend, or discontinue any part or all of our services at any time without notice. We may also modify these Terms of Use from time to time. Any changes will be effective immediately upon posting the updated Terms of Use on our website.

b. Termination: We may terminate or suspend your access to our services, in whole or in part, without notice if we believe you have violated these Terms of Use or applicable laws. Upon termination, you must cease all use of our services.

#### 5. Governing Law and Jurisdiction

These Terms of Use shall be governed by and construed in accordance with the laws of [Jurisdiction]. Any dispute arising out of or relating to these terms shall be subject to the exclusive jurisdiction of the courts of [Jurisdiction].

Please note that this is just a basic example, and the actual Terms of Use for a financial services broker may vary based on their specific services, legal requirements, and jurisdiction. It's important to consult legal and compliance professionals to ensure that the Terms of Use accurately reflect the broker's operations and comply with relevant laws and regulations.