

FACTS**WHAT DOES JOHNSON STERLING, 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 of your information. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully. You should understand how Johnson Sterling, Inc. uses your personal information.	
What?	<p>The types of personal information we collect and share depends on the product or service we provide you. This information can include, but is not limited to your:</p> <ul style="list-style-type: none"> • Name, address and/or Social Security number • Account Balances • Transaction History • User names and related account access information, as needed <p>When you are <i>no longer</i> our customer, we continue to share your information as described herein.</p>	
How?	All financial companies need to share clients' personal information as part of their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information, the reasons Johnson Sterling, Inc., chooses to share, and whether you can limit what information is shared with other entities.	
Reasons we can share your personal information	Does Johnson Sterling share?	Can you limit this sharing?
For our everyday business purposes— such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus	Yes	No
For our marketing purposes— offering our products and services to you	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For non-affiliates to market to you	No	N/A

Call 205-871-9940 or go to www.johnsonsterling.com

Who we are

Who is providing this notice?

Johnson Sterling, Inc.

What we do

How does Johnson Sterling, Inc. protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures designed to comply with federal laws. These measures include, but are not limited to, computer safeguards secured file locations and secured facilities.

How does Johnson Sterling, Inc. collect my personal information?

We collect your personal information, for example, when you are:

- Opening an Account
- Having taxes withheld
- Transferring money to a checking or other bank account

Why can't I limit all sharing?

Federal law gives you the right to limit the sharing of your information when:

- 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

Federal laws permit you to limit sharing of your information only in the circumstances noted above. State laws and individual companies, however, may give you additional rights to limit sharing.

Definitions

Affiliates

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

- Johnson Sterling Consulting

Non-affiliates

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

- TIAA –CREF, Fidelity Investments, Charles Schwab
- Russell Investment Group
- Other investment services providers

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- N/A