

**FACTS****WHAT DOES CALDWELL SUTTER CAPITAL, INC. DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and financial account numbers</li> <li>■ Account balances and transaction information</li> <li>■ Financial and employment information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Caldwell Sutter Capital, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Caldwell Sutter Capital, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	Do Not Share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	Do Not Share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	Do Not Share
<b>For nonaffiliates to market to you</b>	No	Do Not Share

<b>Questions?</b>	Call 415-962-2526 or go to <a href="http://www.cald.com">www.cald.com</a>
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## Who we are

Who is providing this notice?

Caldwell Sutter Capital, Inc.

## What we do

How does **Caldwell Sutter Capital, 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 **Caldwell Sutter Capital, Inc.** collect my personal information?

We collect your personal information, for example, when you

- Open an account or make deposits or withdrawals
- Direct us to buy securities or sell securities
- Discuss your portfolios and financial situation with us

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. See below for more on your rights under state law.

## Definitions

**Affiliates**

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

- *Caldwell Sutter Capital, Inc. has no affiliates.*

**Nonaffiliates**

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

- *Caldwell Sutter Capital, Inc. does not share with nonaffiliates so they can market to you. However, we do share information with the custodian of your account in order for them to service your account.*

**Joint marketing**

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

- *Caldwell Sutter Capital, Inc. doesn't jointly market.*

## Other important information

**For California Residents:** In accordance with California law, we will not share information with nonaffiliates, except as allowed by law. For example, we may share information with your consent or to service your accounts.

**For Nevada Residents:** We are providing you this notice pursuant to state law. You may be placed on our internal DO Not Call List by calling 800-326-7141. Nevada law also requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: BCPINFO@ag.state.nv.us.

**For Vermont Residents:** In accordance with Vermont law, we will not share information we collect about Vermont residents with companies who are not affiliates, except as permitted by law, such as with your consent or to service your accounts. We do not share information about your creditworthiness with our affiliates without your authorization or consent, but we may share information about our transactions or experience with you with our affiliates without your consent.