

Orchard City Wealth Management, LLC

Privacy Policy

As of January 1, 2020

Orchard City Wealth Management, LLC recognizes that our relationships with current and prospective clients are based on integrity and trust. We work hard to maintain your privacy and to preserve the private nature of our relationship with you. We place the highest value on the information you share with us. Orchard City Wealth Management, LLC will not disclose your personal information to anyone unless it is required by law or at your direction. We will not sell your personal information. Orchard City Wealth Management, LLC will provide the privacy statement to all clients annually.

We want our clients to understand what information we collect, how we use it, and how we protect it responsibly.

Why We Collect Your Information

We gather information about you so that we can:

- Help design and implement the investment and planning related services we provide you; and
- Comply with the Federal and State laws and regulations that govern us.

What Information We Collect and Maintain

We may collect the following types of “nonpublic personal information” about you:

- Information from our initial meeting or subsequent consultations about your identity, such as your name, address, social security number, date of birth, and financial information.
- Information that we generate to service your financial needs.
- Information that we may receive from third parties with respect to your financial profile.

What Information We Disclose

We are permitted by law to disclose the nonpublic information above to unaffiliated third-party service providers involved in servicing and administering products and services on our behalf. Our service providers include, but are not limited to, our auditors, our legal advisor and the custodian(s) we utilize to custody your funds.

Otherwise, Orchard City Wealth Management, LLC will not disclose any personal information about you or your account(s) unless one of the following conditions is met:

- We receive your prior written consent; or
- We have documentation that the recipient is your authorized representative; or
- We are required by law to disclose information to the recipient, such as in response to a subpoena, or to satisfy a request from a regulator and/or to prevent fraud.
- To governmental entities and others in connection with meeting our obligations to prevent money laundering including, without limitation, the disclosure that may be required by the Uniting and Strengthening America Act by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT) Act of 2001 and the regulations promulgated thereunder.

In addition, if we choose to dispose of our clients’ nonpublic personal information that we are not legally bound to maintain, we will do so in a manner that reasonably protects such information from unauthorized access. The same privacy policy also applies to former clients who are natural persons.

Arrangements with companies not affiliated with Orchard City Wealth Management, LLC will be subject to confidentiality agreements.

How We Protect Your Personal Information

We restrict access to nonpublic personal information about our clients to those employees and agents who need to know that information to provide products and services to our clients. We maintain physical, electronic and procedural safeguards to protect our clients’ nonpublic personal information. We respect and value that you have entrusted us with your private financial information, and we will work diligently to maintain that trust. We are committed to preserving that trust by respecting your privacy as provided herein.

“Opting-Out” of Third Party Disclosures: If you do not want your Financial Planner to retain copies of your client sensitive information when he or she leaves us to join another firm, you may contact us by calling (669) 237-3006.

If you have any questions regarding this privacy notice, please contact the Chief Compliance Officer, Ethan Pepper, CFP®, EA at (669) 237-3006.