

# **NBS FINANCIAL SERVICES, INC.**

## **PRIVACY NOTICE REGARDING CLIENT PRIVACY**

**Maintaining the trust and confidence of our clients is a high priority. That is why we want you to understand how we protect your privacy when we collect and use information about you, and the steps that we take to safeguard that information.**

### **What is the purpose of this Notice of Privacy Policy?**

NBS Financial Services, Inc. (“NBS”) is an investment adviser registered with the Securities and Exchange Commission (the “SEC”) under the Investment Advisors Act of 1940, as amended, (the “Advisors Act”). NBS is providing this Notice of Privacy Policy in order to comply with the SEC’s Privacy of Consumer Financial Information Rule commonly known as “Regulation S-P”.

### **Information We Collect:**

In connection with providing investment products, financial advice, or other services, we obtain non-public personal information about you, including:

- Information we receive from you on account applications, such as your address, date of birth, Social Security Number, occupation, financial goals, assets and income;
- Information about your advisory services. Brokerage transactions with us, our affiliates and third parties not affiliated with us that are used by us, to provide advisory services to you.

### **How we use your information:**

Information may be used among the companies that perform support services for us, and services to you for a number of purposes, such as:

- To protect your accounts from unauthorized access or identity theft;
- To process your requests such as securities purchases and sales;
- To establish or maintain an account with an unaffiliated third party, such as a clearing broker-dealer providing services to you and/or NBS Financial Services, Inc.;
- To service your accounts, such as by issuing checks and account statements;
- To comply with Federal, State, and Self-Regulatory Organization requirement

### **To whom do we disclose your nonpublic personal information:**

We disclose your nonpublic personal information to only the following persons:

- The companies you authorize us to use to provide advisory services to you, for example, the custodian for your account.
- To entities that perform services for us or function on our behalf, including financial service providers, such as a clearing broker-dealer, investment company, or insurance company;
- To your attorney, trustee or anyone else who has been verified by you to represent you in a fiduciary capacity;
- To our attorneys, accountants or auditors; and
- To government entities or other third parties in response to subpoenas or other legal process as required by law or to comply with regulatory inquiries.

### **What information do we disclose about you to these parties?**

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive on your application for service or client questionnaire, such as, your name, social security number, assets, and income.
- Information about the transactions in your account.

### **How do we safeguard your nonpublic personal information?**

We restrict access to nonpublic personal information about you to those employees and service providers (like brokers and custodians) who need to know that information in order for us to carry out the advisory services that you have asked us to provide you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. We can provide to you a full version of NBS's Privacy Policy upon request.

### **If you have questions about this notice of Privacy Policy.**

Questions about NBS's Notice of Privacy Policy should be directed to Susan Crossan, our Compliance Officer who can be reached at 805-497-2497 ext.238.

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