



PRIVACY POLICY

Rev 1/2025

FACTS	WHAT DOES I AM, 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. 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.
What?	<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"> Social Security number and income Assets and investment experience Account balances and transaction history Employment information
How?	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 I AM, inc chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does I AM, inc. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing purposes—	No	Yes, but I AM, inc does not share
For non-affiliates to market to you	No	Yes, but I AM, inc does not share

To limit our sharing	<p>Call (231) 392-6670</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call us at (231) 392-6670

What we do

How does I AM, 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 I AM, inc. collect my personal information?

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

- open an account or give us your contact information
- provide account information or process transactions

We also collect your personal information from others, such as non-affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for non-affiliates 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Non-affiliates

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

- I AM, inc. does not share with non-affiliates so they can market to you.

Joint Marketing

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

- I AM, inc. doesn't jointly market.

Other important information

We follow state law if state law provides you with additional privacy protections. For instance, if (and while) your billing address is in Vermont, we will treat your account as if you had exercised the opt-out choice described above and you do not need to contact us to opt out. If you move from Vermont and you wish to restrict us from sharing information about you as provided in this notice, you must then contact us to exercise your opt-out choice.

For helpful information about identity theft, visit the Federal Trade Commission's (FTC) consumer website at <http://www.ftc.gov/idtheft>.