

## **Privacy Policy**

This privacy policy describes how SpeedTrader, Inc. (“SpeedTrader”) collects and uses the personal information you provide to us, including via our Web site, [www.speedtrader.com](http://www.speedtrader.com). It also describes the choices available to you regarding our use of your personal information and how you can access and update this information.

We collect a variety of personal information from customers and prospective customers, including:

- Contact information such as name, email addresses, mailing address, phone numbers
- Personal identifying information such as social security number, driver’s license number, date of birth
- Financial information such as bank or brokerage account numbers, balances, transaction and trading information, credit information, and types of investments
- Information about net worth, assets, income, education and investment experience, use of margin

We collect your personal information when you apply for an account or order transactions, in communications with you, and in the course of servicing your account. We also collect your personal information from others, including credit bureaus and consumer reporting agencies.

In addition, as is true of most Web sites, we automatically gather information about your computer such as your IP address, browser type, referring/exit pages, and operating system.

### **Information Sharing**

All financial companies need to share customers’ personal information to run their businesses every day. In the section below, we list the reasons financial companies can share their customers’ personal information, the reasons SpeedTrader chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information.	Does SpeedTrader share?	Can you limit this sharing?
For our everyday business purposes – to process your transactions, to administer and maintain your accounts, to respond to customer service requests or other questions, to respond to regulatory inquiries, court orders and legal investigations, to report to credit bureaus, and to ensure compliance with applicable laws and regulations.	Yes	No
No For our marketing purposes – to offer our products and services to you.	Yes	No
For joint marketing with other companies.	No	N/A
For nonaffiliates’ everyday business purposes – to assist us in obtaining business or providing account maintenance or customer service to you or your accounts.	Yes	No
For nonaffiliates to market their services to you.	No	N/A

We do not sell your personal information to third parties. We may provide your personal information to companies that provide services to help us with our business activities such as routing your orders, processing, or clearing your transactions, or maintaining custody of your accounts. These companies are authorized to use your personal information only as necessary to provide these services to us. Also, if you were referred to SpeedTrader by a third party, we will share your name and the fact of funding an account with the referring party.

### **We may also disclose your personal information:**

- As required by law such as to comply with a subpoena or similar legal process.

- When we believe in good faith that disclosure is necessary to protect our rights, protect your interests or the interests of others, investigate fraud, or respond to a government request.
- To any other third party with your prior consent to do so.

### **Cookies and Other Tracking Technologies**

We use a third-party company to place cookies on your computer to collect non-personally identifiable information to compile aggregated statistics for us about visitors to our site.

### **Web Beacons**

Our Web pages may also contain electronic images known as Web beacons (sometimes called single-pixel gifs) that are set by our third-party partners. Web beacons are used along with cookies enabling our partners to compile aggregated statistics to analyze how our site is used. We use a third party to gather information about how you and others use our Web site. For example, we will know how many users access a specific page and which links they clicked on. We use this aggregated information to understand and optimize how our site is used.

### **Links to Other Web Sites and Public Forums**

Our Site includes links to other Web sites whose privacy practices may differ from those of SpeedTrader. If you submit personal information to those sites, the use of your information is governed by their privacy statements. We encourage you to carefully read the privacy statement of any Web site you visit. Our Web site offers publicly accessible blogs or community forums. Any information you provide in these areas may be read, collected, and used by others who access them.

### **How We Protect Your Personal Information**

The security of your personal information is important to us. To protect your 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. If you think you have found a security vulnerability in our website or portals, been a victim of identity theft, or received a suspicious email that appears to have come from us, please report it immediately by email to [info@speedtrader.com](mailto:info@speedtrader.com) or by calling 845-531-2487 during hours when the New York Stock Exchange is open.

### **Correcting and Updating Your Personal Information**

To review and update your personal information to ensure it is accurate, contact us at [info@speedtrader.com](mailto:info@speedtrader.com)

### **Notification of Privacy Statement Changes**

We update our privacy policy from time to time to reflect changes to our practices. If we make any material changes, we will notify you by email (sent to the e-mail address specified in your account) or by posting the new policy on our website, before the change becomes effective. We encourage you to review this page periodically to ensure that you have current information on our privacy practices.

### **OPT OUT OF DISCLOSURE**

The law allows you to “opt out” of our sharing nonpublic personal information about you in certain circumstances. We do not currently share information about you with any affiliate or third party that triggers this opt-out right. If in the future we share information in a way that affords you a right to opt out, we will notify you in advance and provide you with the opportunity to opt out.

State laws may give you more rights to limit sharing.

**For Nevada residents only.** We are providing you this notice under state law. You may be placed on our internal Do Not Call List by calling 845-531-2487 during hours when the New York Stock Exchange is open. Nevada law requires us to provide 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](mailto:BCPINFO@ag.state.nv.us).

**Vermont:** Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your credit worthiness within our corporate family except with your

consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** Under California law, we will not share information we collect about you with companies outside of SpeedTrader, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled. We will limit sharing among affiliated companies to the extent required by California law.

**Contact Information for Questions About This Privacy Policy or To Report a Security Issue**

You can contact us about this privacy statement by writing or email us at the address below:

SpeedTrader, Inc.  
2875 Route 35, Suite 5C-2  
Katonah, NY 10536  
845-531-2487 from 8:00 a.m. to 5:00 p.m. EST or fax (845) 622-4878  
Online: [www.Speedtrader.com/LiveChat](http://www.Speedtrader.com/LiveChat) Email: [info@speedtrader.com](mailto:info@speedtrader.com)

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