

## FACTS

### What Does Penchecks Trust and/or its affiliates 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?

The types of personal information we collect and share depend on the product or service you have with us.

**This information can include:**

- Social Security Number / Date of Birth
- Account Name / Account Number(s)
- Account Transactions / Account Balances

When you are no longer our customer, we continue to share your information as described in this notice.

#### 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 **PenChecks Trust** and its affiliates ("**PenChecks**") chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Penchecks share?	Can you limit sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your accounts, 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>	YES	YES
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	N/A	N/A
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	NO	N/A

**Questions?** Contact us or visit our website for more information.

800.541.3938 | [PENCHECKS.com](https://PENCHECKS.com)



## Who We Are

Who is providing this notice? PenChecks, Inc., Penchecks Trust Company of America and their affiliates (“PenChecks”)

## What We Do

How does **PenChecks** 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 **PenChecks** collect my personal information?

We collect your personal information, for example, when

- You request a distribution or a rollover of your account
- You apply for a NextLevel IRA
- An Automatic Rollover IRA / Missing Participant IRA or other custodial account is opened for you

Why can't I limit sharing?

Federal law gives you the right to limit only

- Sharing for affiliates’ everyday business purposes—information about your credit worthiness
- Affiliates from using your information to market you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

Affiliates

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

- Our affiliates include: PenChecks, Inc. PenChecks Trust Company of America, PenChecks Missing Distributees, LLC, National Registry of Unclaimed Benefits and Alpha and Omega FMC, Inc.

Nonaffiliates

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

- Nonaffiliates may include companies that assist us with account record-keeping and other administrative tasks, etc.

Joint Marketing

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

- Our joint marketing partner may include companies that assist us with account record-keeping and other administrative tasks, etc.

For more information about **PenChecks, Inc.**, and **PenChecks Trust Company of America** you may write us at; 122 S Phillips Ave Suite 230, Sioux Falls, SD 57104, or you can **call** or **visit our website**.

800.541.3938 | [PENCHECKS.com](https://PENCHECKS.com)