

FACTS What does Orchard Alliance 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 depends on the product or service you have with us. This information can include:

- Information we receive from you on applications, voluntary surveys, and other forms.
- Information about your transactions with us.
- Information we receive from The Christian and Missionary Alliance
- Information from search companies in the event we have lost contact with you.

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 Orchard Alliance chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES ORCHARD ALLIANCE SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes such as to process your transactions, maintain your account(s)	No	No
For our marketing purposes to offer our products and services to you	Yes	Yes
For joint marketing and other financial companies	No	No
For our affiliates' everyday business purposes information about your transactions and experiences.	No	No
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	No

QUESTIONS? CONTACT ORCHARD ALLIANCE

8595 Explorer Dr.
 Colorado Springs, CO 80920

Toll Free 833.672.4255
 Fax 719.322.6218

service@orchardalliance.org
 orchardalliance.org

WHO WE ARE

Who is providing this notice? Orchard Alliance

WHAT WE DO

How does Orchard Alliance protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that include computer safeguards and secured files and buildings.

How does Orchard Alliance collect my personal information? We collect your personal information, for example, when you

- Open an account
- Complete a voluntary survey or other form
- Conduct a transaction
- Request Orchard Alliance to receive information from The Christian and Missionary Alliance

Why can't I limit all sharing? Federal law gives you the right to limit only

- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

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

DEFINITIONS

Affiliates Companies related by common ownership or control. They can be financial and non-financial companies such as:

- The Christian and Missionary Alliance and Subsidiaries
- Shell Point Retirement Community

Non-affiliates Companies not related by common ownership or control. They can be financial and non-financial companies such as:

- GoldStar Trust Company (IRA & ESA Accounts only)
- Other Ministry Partners contracted with Orchard Alliance

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

OTHER IMPORTANT INFORMATION

We restrict access to your Information except to the extent necessary to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your information.

Orchard Alliance does not distribute your data for financial gain. If you wish to limit this sharing, please contact us. Our privacy policy applies only to those agreement holders who have a direct customer relationship with us. If you are an agreement holder of record with Orchard Alliance, we consider you to be a customer and our privacy policies apply to you. If you hold investments outside of Orchard Alliance through a relationship with a third-party broker, bank, investment advisor or other financial service provider, that third-party's privacy policies may apply to you and Orchard Alliance's may not.