



PRIVACY POLICY

OUR PLEDGE

Our relationship with you is our most important asset. Protecting your privacy and safeguarding your personal and financial information is one of our highest priorities. CBG Financial Group, Inc.'s policy is to ensure that all consumer non-public information and accounts are protected from identity theft at all cost and to comply with the FTC's Red Flags Rule. Therefore, we are committed to ensuring that the information furnished to us by you remains confidential. As required by Regulation S-P we are providing you with this Privacy Policy describing how we will handle your personal information collected on our website.

COLLECTION OF NONPUBLIC INFORMATION

We recognize the importance of protecting the confidentiality of nonpublic personal information that we collect about our customers. Once you give us your personal information, you are no longer anonymous to us. This information is used to ensure accuracy in reporting and record keeping, to maintain our customers' accounts, and to carry out your requested transactions. We collect nonpublic personal information about our customers from the following sources:

- Applications or other forms (such as name, address, social security number, employer, assets, income, phone and fax numbers);
- Customers transactions,
- Consumer reporting agencies (such as credit worthiness and credit history)
- Quote button affiliates (name, address, domain URL, email and phone of our affiliate member)
- Instant email alerts sign-up (such as name and email address)

As requested by law, to assess your experience in margin use and trading, we may also collect your approximate annual income, net worth, and credit reports to assess your financial position. We may also collect demographic information when you request information on our products, such as gender, birth date, education and occupation, etc.

- Name, email address and physical contact information
- Community discussions, chats, dispute resolution, correspondence through the Site, and correspondence sent to us
- Other information, including IP address and standard web log information
- Supplemental information from third parties

USE OF PERSONAL INFORMATION

Our primary purpose in collecting personal information is to provide you with a safe, smooth, efficient, and customized experience. You agree that we may use your personal information to verify your identity and contact information. We may also use this information to establish and set up your trading account, issue an account number and a secure password, maintain your portfolio and trading activity, and contact you

with account information. This information helps us provide the services and customer support you request; resolve disputes, and troubleshoot problems, prevent potentially prohibited or illegal activities, and enforce our Terms & Conditions, and customize, measure, and improve our services and the sites' content and layout.

PROTECTION

Our internal data security policies restrict access to nonpublic personal information to authorized employees. We maintain physical, electronic, and procedural safeguards that are designed to comply with federal standards to guard our customers' nonpublic personal information. Employees who violate our data security policies are subject to disciplinary action, up to and including termination.

Your password is the key to your account. Always use unique numbers and letters and do not disclose or share your password with anyone. If you do share your password or your personal information with others, remember that you are responsible for all actions taken in the name of your account. If you lose control of your password, you may lose substantial control over your personal information and may be subject to legally binding actions taken on your behalf. Therefore, if your password has been compromised for any reason, you should immediately notify us and change your password. It is strongly recommended that you change your password at a minimum, annually.

UPDATING/CHANGING PERSONAL INFORMATION

You must promptly update your personal information, if it changes, or is inaccurate. Upon your request, we will close your account and remove your personal information from view as soon as reasonably possible, based on your account activity and in accordance with applicable law. We do retain personal information from closed accounts in order to comply with law, prevent fraud, collect any fees owed, resolve disputes, troubleshoot problems, assist with any federal or regulatory investigation, and take other actions otherwise permitted by law.

DISCLOSURE OF YOUR PERSONAL INFORMATION

We may disclose nonpublic personal information about our customers in order to provide them with products, services and offerings. Such information will be provided to:

- Non-affiliated financial organizations with which we have clearing agreements
- Regulatory agencies such as FINRA, SEC and Federal and State Law enforcement agencies;
- Law enforcement or other governmental officials, in response to a verified request relating to a criminal investigation or alleged illegal activity or an audit; (In such events we will disclose name, city, state, telephone number, email address)
- Government agencies such as the IRS
- Non-affiliated third-parties with whom we have contracted to perform services on our behalf, such as, printing, mailing, fraud prevention, and data processing services
- We may also disclose non-public personal information about our customers as permitted or required by law

We do not disclose non-public personal information about former customers, except as permitted or required by law.

If we propose to share information in a manner not covered under this Privacy Policy, we will notify you of this change by posting an addendum on our Web site, and if appropriate, provide you with an opportunity to opt out of such use.

FOR OUR CLIENTS IN CALIFORNIA, VERMONT OR NORTH DAKOTA, PLEASE READ THIS SPECIAL NOTICE:

If you are a resident of California, Vermont or North Dakota, you may request that we not share your personal information with unaffiliated companies. Please note that this does not apply if we need to disclose the information to effect service, administer or process a transaction, product or service you have authorized or requested; to protect against fraud, liability or damages to property; to respond to judicial process; in connection with settling a transaction; or otherwise permitted by law.

SECURITY

We restrict access to nonpublic personal information about you to those employees who need to know such information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Your information is stored on our servers located in the United States. We treat data as an asset that must be protected and use encryption, passwords, physical security, etc., to protect your personal information against unauthorized access and disclosure. Our identity theft policies, procedures and internal controls will be reviewed and updated periodically to ensure they account for changes both in regulations and in our business.

THIRD PARTIES

Except as otherwise expressly included in this Privacy Policy, this document addresses only the use and disclosure of information we collect from you. If you disclose your information to others, whether they are on our Site or other sites throughout the Internet, different rules may apply to their use or disclosure of the information you disclose to them. Since we do not control the privacy policies of third parties, you are subject to the Privacy Policies of those third parties. We encourage you to ask questions before you disclose your personal information to others.

Effective 12/15/10