



## PRIVACY POLICY

### What does Salem Trust Company (“Salem”) 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:

- Account transactions
- Retirement assets
- Wire transfer instructions
- Risk tolerance
- Social security number

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

Reasons we can share your personal information	Does Salem share?	Can you limit sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), 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>	No	We don’t share
<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	No	We don’t share
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For our nonaffiliates to market to you</b>	No	We don’t share

Your privacy is important to us. If you have any questions, please call Salem Trust Company at 877-382-5268 or go to <http://www.salemtrust.com>

### Who We Are

#### Who is providing this notice?

Salem Trust Company, a Division of TMI Trust Company 1715 North Westshore Boulevard Suite 750, Tampa, FL 33607.

### What We Do

#### How does Salem Trust Company 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 Salem Trust Company collect my personal information?

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

- Open an account
- Give us your contact information
- Make deposits or withdrawals from your account(s)
- Show your driver’s license/identification

We may also collect your personal information from others, such as credit bureaus or other consumer reporting agencies.

#### Why can’t I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates’ everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to 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 and nonfinancial companies.

Salem Trust Company’s affiliates include:

- TMI Holdings, Inc.
- TMI Trust Company
- TMI Advisory Services, LLC
- Layer 37 Solutions, LLC

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

- For everyday business purposes to assist in servicing your account or responding to court orders and legal investigations, Salem may disclose your personal information.

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

- Salem Trust Company does not engage in joint marketing