Statement of Privacy Policy

Our Commitment to Your Privacy

Protecting our clients' privacy is of paramount importance to Main Avenue Financial Services, LLC. ("MAFS"). It is MAFS's policy that no private client financial information obtained by us is sold or made available to third parties except that:

- Third parties may be used by MAFS to assist in the management or maintenance of client accounts (such as a client's custodian);
- Client information may be released to client's accountancy, legal and other third-party representatives at client's direction;
- Client information may be released in accordance with applicable laws and regulations.

We will not share nonpublic personal information about our clients with nonaffiliated third parties without prior client consent, except for the specific purposes described below. This notice explains our collection, use and safeguarding of client information.

How MAFS Gathers Information

In connection with providing clients with investment management services, we may obtain information about them from the following sources:

- Client agreements and other information that clients provide to us, whether in writing, in person, by telephone, electronically or by any other means. This information may include a client's name, address, phone number, email address, social security number, demographic information, insurance, employment information, income, investment experience, and credit references;
- Discussions about your personal goals, dreams, potential college savings goals, and health to the extent needed for planning purposes;
- Personal tax returns provided by the client;
- Transactions on a client's behalf. This information may include the client's account balances, positions, investment interests, transactions with third parties, and history; and
- Public sources such as but not limited to consumer reporting agencies.

Sharing Information with Nonaffiliated Third Parties

We only disclose non-public client information to nonaffiliated third parties without prior client consent when we believe it necessary for the conduct of our business or as required or permitted by law, such as:

- If you request or authorize the disclosure of the information;
- To provide client account services or account maintenance;
- To respond to a subpoena or court order, judicial process, law enforcement or regulatory authorities;
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of our business or an operating unit;
- To help us prevent fraud;
- With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;
- To comply with federal, state, or local laws, rules, and other applicable legal requirements.

We do not make any disclosure of client nonpublic personal information to other companies who may want to sell their products or services to you. For example, we do not sell client lists, and we will not sell client names to catalogue companies.

To Whom This Policy Applies

This Privacy Policy applies to individuals who obtain or have obtained services from Main Avenue Financial Services, LLC, used primarily for personal, family or household purposes. Our Privacy Policy continues to apply to all former clients.

Our Security Practices and Information Accuracy

We take steps to safeguard client information. We restrict access to the personal and account information of our clients to our employees and agents for business purposes only. We maintain physical, electronic, and procedural safeguards to guard your personal information.

Additionally, we have internal controls to keep client information as accurate and complete as we can. If you believe that any information about you is not accurate, please let us know.

Maintenance of Information

Personally identifiable information about you will be maintained during the time you are a client, and for the required time that such records are required to be maintained by federal and state securities laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility.

Privacy Policy Opting Out Provision

If, at any time in the future, it is necessary to disclose any client personal information in a way that is inconsistent with this policy, MAFS will give its clients advance notice of the proposed disclosure so that they will have the opportunity to either opt-in or opt-out of such disclosure, as required by applicable law.

Clients are advised that MAFS believes that sharing client private information under the circumstances noted above is either mandated by law or necessary for MAFS to conduct its business and to best service client accounts. Clients desiring to opt out of any third-party disclosures should contact MAFS immediately. Opting out may necessitate that we terminate our management agreement with you and arrange for you to transfer your account.

SMS/Text Messaging Privacy (10DLC)

This Privacy Policy outlines how we collect, use, disclose, and safeguard your information concerning SMS messaging through our 10DLC messaging services. We utilize these services to facilitate effective and convenient communication between our advisors, operational staff, and clients.

Information We Collect

We may collect the following types of information:

- Personal Information: Includes your name, phone number, and any other information you provide when you register for our services.

- Financial Information: Information related to your investment accounts, financial goals, and other relevant financial data.
- Message Data: The content of SMS messages sent and received, and interaction data related to SMS messages.

How We Use Your Information

We use the collected information strictly for necessary business operations and communications, including:

- To schedule, confirm, or update meetings with our advisors and/or staff.
- To communicate with you about your accounts, including performance updates and regulatory notices.
- To provide personalized investment advice and financial planning services.
- To provide and improve our services and enhance client experience.
- To fulfill legal and regulatory obligations, including compliance with the Investment Advisers Act and other applicable laws.

Sharing Your Information

We may share your information in the following circumstances:

- With Service Providers: We may share your information with third-party vendors who assist us in delivering our services, such as custodians and technology providers. These parties are required to maintain the confidentiality and security of your information.
- For Legal or Regulatory Reasons: We may disclose your information as required by law, regulation, or in response to valid requests from regulatory authorities.

Data Security

We take the security of your information seriously and implement reasonable measures to protect it from unauthorized access, disclosure, alteration, or destruction. However, no method of transmission over the internet or electronic storage is 100% secure, and we cannot guarantee absolute security.

Your Rights

You have the right to:

- Access, correct, or delete your personal information.
- Opt-out of receiving SMS messages by replying "STOP" to any message or by contacting our office.

To exercise these rights, please contact us at 503-336-3776.

Notification of Privacy Statement Changes

We reserve the right to update this Statement of Privacy Policy to reflect changes to our information 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 means of a notice on this Site prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices.

Other Information

The examples contained within this Statement of Privacy Policy are illustrations, and they are not intended to be exclusive. If you have any questions about our Statement of Privacy Policy, please contact Andrew Jamison, Owner, and Chief Compliance Officer at 503-336-3776.