

FACTS**WHAT DOES Crews & Associates, Inc. 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: <ul style="list-style-type: none"> ■ Social Security number and account transactions; ■ Account balances and assets; ■ Transaction history and purchase history, as well as information from credit bureaus.
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 Crews & Associates, Inc. ("Crews") chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Crews & Associates share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	Is not shared.
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For non-affiliates to market to you	No	Is not shared.

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800.766.2000 — our menu will prompt you through your choice(s) or ■ Visit us online: www.crewsfs.com. <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 800.766.2000 or go to www.crewsfs.com .

Who we are

Who is providing this notice?

Crews & Associates, Inc.

What we do

How does Crews & Associates 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 Crews & Associates collect my personal information?

We collect your personal information, for example, when you

- Open accounts or buy or sell securities from us;
- Seek investment advice or provide us investment portfolio info.
- Give us your contact information, enter into an investment advisory contract, or make deposits or withdrawals from your account at Crews.

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 non-affiliates to market to you

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

What happens when I limit sharing for an account I hold jointly with someone else?

The instructions you give Crews and choices you make regarding your account apply to everyone on your account.

Definitions

Affiliates

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

- *Our parent is First Security Bancorp. Our affiliates include First Security Bank, First Security Fund Advisors, Inc., and First Security Finance, Inc.*

Nonaffiliates

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

- *Crews does not share with non-affiliates so they can market to you.*

Joint marketing

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

- *Crews does not conduct joint marketing.*

Other important information