

FACTS

WHAT DOES LIFEWAY FINANCIAL CORPORATION 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 income• Account balances and payment history																						
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 we choose to share; and whether you can limit this sharing.																							
<table><tr><th>Reasons we can share your personal information</th><th>Do we share?</th><th>Can you limit this sharing?</th></tr><tr><td>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</td><td>Yes</td><td>No</td></tr><tr><td>For our marketing purposes— to offer our products and services to you</td><td>No</td><td>N/A</td></tr><tr><td>For joint marketing with other financial companies</td><td>No</td><td>N/A</td></tr><tr><td>For our affiliates’ everyday business purposes— information about your transactions, creditworthiness, and experiences</td><td>No</td><td>N/A</td></tr><tr><td>For our affiliates to market to you</td><td>No</td><td>N/A</td></tr><tr><td>For non-affiliates to market to you</td><td>No</td><td>N/A</td></tr></table>				Reasons we can share your personal information	Do we 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	No	N/A	For joint marketing with other financial companies	No	N/A	For our affiliates’ everyday business purposes— information about your transactions, creditworthiness, and experiences	No	N/A	For our affiliates to market to you	No	N/A	For non-affiliates to market to you	No	N/A
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Questions?	Call (972) 378-3677																							

Who We Are

Who is providing this notice?	Lifeway Financial Corporation
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What We Do

How do we protect your 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 do we collect your personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Enter into an advisory contract • Tell us about your investment or retirement portfolio
Why can't you limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when you limit sharing for an account you hold jointly?	Your choices will apply to everyone on your account unless you tell us otherwise.
How do we use your mobile phone information?	We use your mobile number only to provide account-servicing messages and, if you separately opt in, educational and marketing messages from Lifeway Financial. We do not sell your mobile number, and we do not share it with affiliates or non-affiliates for their marketing. Text messaging originator opt-in data and consent will not be shared with any third parties.

Messaging Terms and Conditions

Program and scope	If you opt in, you may receive messages from Lifeway Financial for account servicing, for example reminders, document requests, security notices, and verification messages; and, only if separately opted in, educational and marketing updates. "Messages" include text messages, including SMS and MMS delivered via short code or ten-digit numbers, and may include in-app or portal
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	notifications where applicable. Message frequency varies; your carrier's message and data rates may apply to text messages. The program is available to U.S. mobile numbers; you must be 18 or older to enroll.
Consent and enrollment	Consent for marketing texts is not required for advisory services. By enrolling, you confirm you are the customary user of the number provided and authorize us to send messages to that number. Our sender ID, short code, or ten-digit number may change from time to time.
Marketing versus servicing	Consent for marketing messages is separate from consent for account-servicing messages. You may opt out of marketing and continue to receive servicing messages by contacting us to adjust your preferences. An in-channel STOP request on text will stop all texts to that number unless you re-enroll.
Opt out and help	For text messages, reply STOP to end; we also honor END, CANCEL, UNSUBSCRIBE, and QUIT, and we will send a one-time confirmation. To re-subscribe later, reply START or contact us. Reply HELP for help or contact help@lifewayfinancial.com or (972) 378-3677.
Sensitive information	Do not send account numbers, Social Security numbers, money-movement instructions, or trade instructions by text; we will direct you to secure channels, such as our client portal or encrypted email.
Privacy	We use your mobile number only for the messaging program you selected. We do not sell your number; we do not share it with affiliates or non-affiliates for their marketing. If a message includes a link, we may record that it was clicked to improve delivery and measure engagement; we do not sell this information.
Recordkeeping and supervision	We retain and supervise messages sent to or from our business numbers in accordance with our books-and-records and information-security policies.
Carriers and delivery	Wireless carriers are not liable for delayed or undelivered messages; delivery depends on carrier performance and device compatibility.
Number Changes	Before you change, transfer, or deactivate your mobile number, please reply STOP from that number or notify us at help@lifewayfinancial.com so we can prevent messages to a new holder.
Messaging Terms Changes	<p>We may change or terminate the program at any time; material changes will be effective upon posting in this Privacy Policy or on our information page.</p> <p>For the full version of our Messaging Terms & Conditions, including opt-out instructions and change notices, please see our stand-alone Messaging Terms & Conditions page.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.