



ChappelWood Financial –Privacy Notice

Last Updated: April 2026

This Privacy Notice describes how ChappelWood Financial (“we,” “our,” or “us”) collects, uses, shares, and protects your **nonpublic personal information (NPI)**, and the choices you have regarding that information.

We are committed to safeguarding your privacy and maintaining the confidentiality of your personal information.

1. Information We Collect (NPI)

“Nonpublic personal information” includes any personally identifiable financial information you provide to us or that we obtain in connection with providing financial products or services.

We may collect the following categories of NPI:

Identification Information

- First and last name

Contact Information

- Email address
- Phone number
- Billing and mailing address

Technical & Online Information

- IP address
- Browser type and version
- Time zone settings
- Operating system and platform
- Website usage data

Marketing & Communication Preferences

- Your choices regarding marketing and communication
- We collect this information directly from you and through automated technologies such as cookies and server logs.

2. How We Use Your Information

We use your NPI to:

- Provide financial services and manage your accounts
- Communicate with you about services, updates, and events
- Deliver SMS messages if you opt in
- Conduct marketing (only with your consent)
- Support internal analytics and client prospecting
- Respond to inquiries and provide customer support

We use your information only as permitted by law and consistent with Regulation S-P.

3. How We Share Your Information

ChappelWood Financial **does not disclose NPI to non-affiliated third parties for marketing purposes.**

We may disclose NPI only in the following permitted circumstances:

Service Providers (Permitted Disclosure)

We may share information with trusted third-party service providers who assist us in delivering services, including:

- Asset custodians
- Investment strategists
- Insurance providers
- Tax professionals
- Estate planning attorneys
- SMS program operators

These parties are contractually required to maintain the confidentiality of your information and use it only for the services they provide to us.

Legal and Regulatory Requirements

We may disclose NPI:

- To comply with federal, state, or local laws
- To respond to subpoenas or regulatory inquiries
- To protect our rights, property, or the safety of clients and others

No Opt-Out Required

Because we **do not** share NPI with non-affiliated third parties for marketing, **no opt-out is required** for these disclosures.

4. How We Protect Your Information

We maintain administrative, technical, and physical safeguards to protect your NPI.

These include:

Data Encryption

Protecting data from unauthorized access.

Access Controls

Limiting access to authorized personnel only.

Security Assessments

Regular reviews to identify and mitigate vulnerabilities.

5. Your Privacy Rights

You may request:

- **Access** to the NPI we maintain
- **Correction** of inaccurate or incomplete information
- **Deletion** of information where legally permissible
- **Restriction** of certain processing
- **Objection** to processing based on legitimate interests

To exercise these rights, contact us at **405-348-0909**.

6. Mobile Information & SMS Program (Reg S-P Compliant)

We treat mobile numbers and SMS data as NPI.

Key Principles

- We do **not** share SMS opt-in data or mobile numbers with third parties for marketing.
- SMS data is used only to deliver service updates, notifications, and promotional messages (if opted in).
- Third-party SMS providers must keep your information confidential and use it solely to support our SMS program.

Your Choices

- Opt out of SMS at any time by replying “STOP.”
- Contact us at **405-348-0909** to access, correct, or remove your mobile information.

7. Your Opt-Out Options (Reg S-P Requirement)

Although an opt-out is required only when NPI is shared with non-affiliated third parties for marketing, we provide the following options for your convenience:

SMS

Reply “STOP.”

Email

Click “unsubscribe.”

Account Settings

Update your preferences in your online account.

8. Annual Privacy Notice

We will provide you with a Privacy Notice **every year it is updated** for as long as you maintain a client relationship with us.