

Rapid advances in information technology have generated a great deal of thought, discussion and even concern about the collection and use of personal information. We at VBC, value you as a customer and take your privacy seriously. We will inform you of our policies for collecting, using, securing, and sharing nonpublic personal information the first time we do business and every year that you are a VBC customer.

## **OUR PRIVACY PRINCIPLES**

We do NOT sell customer information.

We do NOT provide customer information to persons or organizations outside our VBC family of companies who are not doing business on our behalf, for their own marketing purposes.

We contractually require any person or organization providing products or services to customers on our behalf to protect the confidentiality of VBC customer information.

We afford prospective and former customers the same protections as existing customers with respect to the use of personal information.



## **INFORMATION WE MAY COLLECT**

We collect and use information we believe is necessary to administer our business, to advise you about our products and services, and to provide you with customer service. We may collect and maintain several types of customer information needed for these purposes, obtained from the following sources:

- New account applications, tax forms, questionnaires, tax returns and other forms and information whether provided to us in writing, in person, telephone or electronic means. This may include your name, address, social security number, assets and income.
- Information about your transactions with us, our affiliated companies and US Clearing. This may include account balances, payment history and account usage.
- Consumer reporting agencies. This information may include account information and information about your creditworthiness.

## **INFORMATION DISCLOSURE**

Unless you tell us not to, we may share this information ONLY within the VBC family of companies, under no circumstances is any information shared outside our offices. We share this information about you ONLY within the VBC family of companies to enhance our services to you, to measure your interest in our products and services, provide existing products and develop new ones.

We may share this information exclusively within the VBC family of companies, which consist of:

VBC Professional Services, LLC – Accounting, taxation, financial planning & real estate

VBC Securities, LLC – Investments & Insurance

We do not disclose any nonpublic personal information about you to anyone, except as required by law.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you prefer that we not share this information within the VBC family of companies, please write to us: Attn: Vincent S Comperatore, VBC Professional Services, LLC, 348 Clifton Avenue, Clifton, NJ 07011.



Dear client:

VBC takes your personal privacy seriously. Because we value our customer relationship with you, we do not sell customer information or share it with organizations outside our VBC family of companies.

A new federal law requires VBC to share in writing this notice of privacy policy.

Privacy has always been important to VBC. We have physical, electronic, and organizational safeguards in place to protect customer information. We continually review our policies and practices, monitor our computer networks, and test the strength of our security in order to help us assure the safety of customer information.

If you have any questions after reviewing our privacy policy, please write or call us at 973-365-1900. Thank you for choosing VBC. We appreciate your business.

Sincerely,

*Vincent S. Comperatore*

Vincent S. Comperatore  
Certified Public Accountant

VBC PROFESSIONAL SERVICES, LLC  
VBC SECURITIES, LLC  
348 Clifton Avenue  
Clifton, NJ 07011

Important account information  
Please open immediately

## Notice of Privacy Policy

**VBC**  
**Family of**  
**Companies**

