

IMPORTANT INFORMATION ABOUT PERSONAL PRIVACY AND INFORMATION SHARING

At BNY Mellon Capital Markets, LLC, we appreciate the trust our retail customers place in us and we recognize the importance of protecting the confidentiality of nonpublic personal information that we maintain about them. The information is used to ensure accuracy in reporting and record keeping, and to carry out requested transactions. It also allows us and our affiliates to make available new products and services that enhance our retail customers' financial well-being. Keeping this information secure is a top priority for us and so we share with you our Privacy Policy for our retail customers.

1. This Privacy Policy applies to consumers who are retail customers and former retail customers of BNY Mellon Capital Markets. Customers of other businesses affiliated with The Bank of New York Mellon will be separately notified of the specific privacy policies that are applicable to those businesses. If we change this Privacy Policy, you will be notified in advance.
2. We collect nonpublic personal information about customers from the following sources:
 - Information we receive on applications or other forms and correspondence (such as name, address, email address, password, social security number, assets and income);
 - Information about transactions with us, our affiliates, or others (such as securities and cash transactions, payment history, account positions and balances, and parties to transactions); and
 - Information we may receive from credit reporting agencies (such as credit worthiness and credit history).
3. The nonpublic personal information we collect is safeguarded in accordance with our internal policies and procedures. These policies permit only those employees who need to know the information in order to perform their duties to access customer nonpublic personal information. We maintain physical, electronic and procedural safeguards designed to comply with federal standards to guard our customer non-public personal information.
4. We may disclose non-public personal information about our customers to our affiliates, such as banks, mortgage lenders, and securities broker-dealers, in order to provide our customers with access to product offerings and product upgrades, and in order for our affiliates to provide services to us, such as data processing and marketing services. We reserve the right to disclose to our affiliates all of the information that we collect, as described above.
5. We may disclose non-public personal information about our customers to non-affiliated third parties with whom we have contracted to perform services on our behalf, such as marketing of our products and services, as well as non-affiliated financial institutions with which we have joint marketing agreements. We may disclose all of the information that we collect, as described above, other than passwords. We may also disclose non-public personal information about our customers as permitted or required by law.
6. If you visit our internet website, we may occasionally use a "cookie" in order to provide better service, to facilitate your use of the website, to track usage of the website, and to address security hazards. A cookie is a small piece of information that a website stores on your PC and which it can later retrieve. We may use cookies for some administrative purposes; for example, to store your preferences for certain kinds of information or to store a password so that you do not have to input it every time you visit our site. None will contain information that will enable anyone to contact you via telephone, e-mail, or any other means. If you are uncomfortable with the use of cookie technology, you can set your browser to refuse cookies. Certain of our services, however, could be dependent on cookies and you may disable those services by refusing cookies.

This notice applies only to retail brokerage accounts held at or for BNY Mellon Capital Markets, LLC. It does not apply to any of our affiliates or any other business line, nor does it apply to non-retail customers.

BNY Mellon Capital Markets, LLC ("BNYMCM") is an indirect wholly owned non-bank subsidiary of The Bank of New York Mellon Corporation. BNYMCM is a registered broker-dealer and a member of the FINRA and SIPC. SIPC protects securities customers of its members up to \$500,000 (including \$100,000 for claims for cash). Explanatory brochure is available upon request or at www.sipc.org. BNYMCM investments that are described herein are not FDIC insured, are not deposits or other obligations of and are not guaranteed by BNYMCM, and involve investment risk, including possible loss of principal. The Bank of New York Mellon and its affiliates may lend and provide other products and services to securities issuers and others, and provide and receive related fees and compensation.