

**SILVER OAK SECURITIES, INC**  
Member FINRA/SIPC

403 North Parkway, Suite 202, Jackson, Tennessee 38305  
silveroaksecurities.com (731) 668-3825

**Privacy Policy**

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.

The types of personal information we collect and share depend on the products or services you have with us. This information can include: Social Security number and financial account numbers, account balances and transaction information, income and employment information.

All financial companies need to share customers' personal information to run their everyday business. The reasons financial companies share customers' personal information, the reasons Silver Oak Securities chooses to share, and whether or not you can limit this sharing are listed in the section below. Silver Oak Securities, Inc does not sell your nonpublic personal information.

Reasons we can share your personal information	Does Silver Oak Securities 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	We do not share
For our affiliates' everyday business purposes, information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes, information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

How does Silver Oak Securities 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.
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How does Silver Oak Securities collect my personal information?	We collect your personal information, for example, when you; open an account or make deposits or withdrawals from your account, direct us to buy or sell your securities, tell us about your investment portfolio or retirement portfolio or tax planning needs. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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Why can't I limit all sharing?	Federal law gives you the right to limit; 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. See below for more on your rights under state law.
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices apply to everyone on your account.
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Nevada residents. We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling 800-610-6869. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number - 702-486-3132; email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

Vermont Residents. In accordance with Vermont law, we will not share information we collect about Vermont residents with companies who are not affiliates, except as permitted by law, such as with your consent or to service your accounts. We will not share information about your creditworthiness with our affiliates without your authorization or consent, but we may share information about our transactions or experiences with you with our affiliates without your consent.

California Residents. In accordance with California law, we will not share information we collect about you with nonaffiliates, except as allowed by law. For example, we may share information with your consent or to service your accounts. Among our affiliates, we will limit information sharing to the extent required by California law.

To limit our sharing call 800-610-6869 and request to speak with a customer service representative.

FORM ADV: The material changes to our Firm Brochure dated March 30, 2020 are as follows: amended our fee schedule maximum charge from 2 1/2% to 2%. ADV Part 1, and Part 2A are available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). If you would like to receive a free copy from Silver Oak Securities, Inc., please contact us at 403 N. Parkway, Suite 202, Jackson, TN 38305. Our website is [www.silveroaksecurities.com](http://www.silveroaksecurities.com). Phone # 800-610-6869.

Business Continuity Plan	Silver Oak Securities, Inc.'s plan to prevent or mitigate potential business disruption is designed to safeguard our employees and property, protect the firm's books and records, allow our advisors and clients to transact business, communicate effectively with all stakeholders, ensure business is not disrupted, and permit our firm to resume business as quickly as possible if a disruption should occur. The objective is to have critical functions operational within one hour. In severe or widespread situations, operations could be delayed for a longer period of time even though significant steps have been taken to develop and implement a sound business recovery/continuity plan.
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Anti-Money Laundering	Silver Oak Securities, Inc. is required by law to: verify the identity of investors through the use of available data and/or documents, to monitor and report to the government suspicious activity in investors' accounts, consult applicable government agency lists of known or suspected criminals, terrorists and terrorist organizations, and request information about the source of funds deposited into new accounts. All investor information remains secure and subject to the Privacy Policy.
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Personal Information Update	The following information requires updating if changes occur. Review and contact your Silver Oak Securities representative to verify current status: Legal name, address, telephone number, employment status and occupation, annual income, net worth excluding the value of a primary residence, investment objectives, and time horizons for investments.
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Code of Ethics - Relationship to Investors: Call the number listed above and ask for Compliance to request a free copy of the Silver Oak Securities Code of Ethics or to discuss an issue as it relates to the Code of Ethics.

**Material Conflicts of Interest**

Many of Silver Oak Securities, Inc. representatives serve as licensed insurance agents. When acting in this capacity, the representative will receive commissions for selling insurance products. This creates a conflict of interest when the representative recommends you purchase insurance products. Silver Oak Securities, Inc. has an affiliated insurance agency, Vision Wealth Marketing, Inc. Silver Oak will receive compensation from the sale of insurance products through this agency. Our registered representatives will receive a commission for recommending you purchase insurance products from our affiliate, Vision Wealth Marketing, Inc. This revenue sharing and third party payment is a conflict of interest. Please see a full list of our material conflicts of interest on our website at [www.silveroaksecurities.com](http://www.silveroaksecurities.com) in Regulation Best Interest Disclosures.

Clients of Silver Oak Securities, Inc. may obtain information about the Securities Investor Protection Corporation, SIPC, through its website, [www.sipc.org](http://www.sipc.org), or by contacting the SIPC, 202/371-8300.