

# SOUTH VALLEY WEALTH MANAGEMENT

## Continuity Plan and Privacy Policy Disclosure

### **BUSINESS CONTINUITY PLAN**

South Valley Wealth Management has contingency plans in effect that will permit it to function in the event of a significant business disruption. To obtain a summary of South Valley Wealth Management's Business Continuity Plan visit [www.southvalleywealth.com](http://www.southvalleywealth.com) (under side link "Disclosures")

### **FINRA REGULATION, INC. PUBLIC DISCLOSURE PROGRAM**

An investor brochure describing the FINRA Regulation, Inc. Public Disclosure Program is available by calling the hotline number (800) 289-9999 or through the FINRA Regulation website at [www.finra.org](http://www.finra.org)

### **NOTICE OF IDENTITY VERIFICATION**

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. If we are unable to verify a client's identity within a reasonable period of time after account opening, the account may be restricted or closed.

### **PAYMENT FOR ORDER FLOW**

Our clearing firm, RBC Capital Markets, directs client orders to a number of market centers depending on where those securities are traded, the opportunity for price improvement, the timeliness of execution and the quality of service. Additionally, RBC receives remuneration from the market centers that execute orders. ***SOUTH VALLEY WEALTH MANAGEMENT DOES NOT PARTICIPATE IN PAYMENT FOR ORDER FLOW.***

### **PRIVACY POLICY**

This disclosure applies to customers of South Valley Wealth Management, a wholly owned subsidiary of South Valley Bancorp, (referred to as "we", "us" or "our"). The practices and policies contained in this disclosure are subject to change, but we will communicate any material changes to you when required by applicable laws. The practices and policies contained in this disclosure replace all previous notices or statements with respect to the same subject matter.

Protecting your privacy is important to South Valley Wealth Management and our employees. We want you to understand what information we collect and how we use it. In order to provide our clients with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain client information. The following policy serves as a standard for all South Valley Wealth Management employees for collection, use, retention and security of nonpublic personal information of clients and former clients.

### **INFORMATION SOURCES**

Because certain information about you and your account(s) is necessary to administer and service your accounts, we obtain nonpublic personal information about you from information that we receive from you on applications (such as your name, address, social security number, assets and income), agreements and other related forms, from transactions in your account(s) with us, our affiliates, or others (such as your account balances, payment history, parties to transactions and credit usage), and information we receive from third parties such as credit bureaus (which may include creditworthiness and credit history).

### **USE OF PERSONAL INFORMATION**

We may disclose some or all of the nonpublic personal information described above about our customers to our clearing firm, RBC Capital Markets, and other service providers for the purposes of servicing and administration of your account(s). Our agreements with these service providers contain confidentiality provisions and restrictions on using this information for any other purposes.

What information We Disclose to Our Affiliate(s): **FOR CUSTOMERS WITH MAILING ADDRESSES IN OREGON ONLY.** We are permitted under law to share information about our experiences or transactions with you or your account (such as your account balance and your payment history with us) with our affiliate(s). We may also share additional information about you or your account (such as information we receive from you in applications and information from credit reporting agencies) with our affiliates. You may direct us not to disclose to our affiliates information that does not relate solely to our or our affiliate(s) experiences or transactions with you or your account (such as the application information and credit bureau information) by:

- Calling us toll-free at 1-800-577-1773
- Writing us at South Valley Wealth Management, 810 Main St., Klamath Falls, OR 97601. Please provide your name, address, telephone number and the last four digits of your Social Security Number.
- By fax request to 541-882-7608. Please provide your name, address, telephone number and the last four digits of your Social Security Number.
- By stopping by one of our branch offices and talking with any Financial Consultant.

You may limit our affiliates in the South Valley group of companies, such as our banking affiliate, from marketing their products or services to you based on your personal information that we collect as described above. Your choice to limit marketing offers from our affiliates will apply until you notify us in writing that you would like to receive affiliate marketing information.

If you have already made a choice to limit the sharing of your information with our affiliates, you do not need to act again.

Your decision to limit receiving marketing information is automatically applied to all others with whom you have a joint account relationship: co-borrowers, joint account holders, etc. – they are deemed to opt out as well.

To limit marketing offers, contact us in any of the methods described in the previous section.

### **PROTECTION OF INFORMATION**

Access to non-public information about you or your account(s) is restricted to employees, or service providers who need to have access to that information to service or administer your account. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. South Valley Wealth Management will notify customers of our Privacy Policy at the inception of our business relationship and annually thereafter. The Privacy Policy is subject to change at any time. We will notify customers of any modifications at least annually.

### **REPORTING CHANGES OR PROBLEMS**

Please advise your investment professional of any material change in your financial situation or if your investment objectives change. If you believe information on an account statement or confirmation is not correct, or if you have not received securities or checks that were to be delivered to you or received securities or checks in error, contact the office immediately.

### **ADDITIONAL SOURCES FOR INVESTOR INFORMATION**

North American Securities Association, [www.nasaa.org](http://www.nasaa.org)  
Securities Exchange Commission, [www.sec.gov](http://www.sec.gov)  
NASD (FINRA), [www.finra.org](http://www.finra.org)  
New York Stock Exchange, [www.nyse.com](http://www.nyse.com)  
SIPC, [www.sipc.org](http://www.sipc.org), 202-371-8300

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### **TRANSACTIONS IN MUTUAL FUND SHARES**

#### **EXPENSES**

A prospectus is sent to clients who purchase shares of mutual funds. As described in the prospectuses, and depending on the mutual fund company(ies) and share class(es) involved, sales charges and annual fees may be incurred. Clients should consider the impact such expenses can have on their investments, and should carefully review the prospectus and discuss with their investment professional the different classes in order to determine which best suits their investment objectives.

#### **SALES CHARGE DISCOUNTS (BREAKPOINTS)**

Many mutual fund companies offer sales charge discounts (known as “breakpoints”) based on dollar amounts of shares that are purchased or held, and may also offer low or no-cost exchanges between funds within their own fund family. It is important to review the prospectus carefully in order to fully understand the breakpoint opportunities that are available. Your investment professional will help you understand the breakpoint discounts to which you are entitled.

#### **ORDER PROCESSING**

The daily price of mutual funds is calculated as of the close of regular trading on the New York Stock Exchange (generally 4:00 p.m. Eastern Time). Orders for the purchase or redemption of shares of mutual funds must be received by an authorized agent of your brokerage firm before the close of regular trading on the New York Stock Exchange to receive that day’s price. Orders received after 1:00 p.m. Pacific Time will receive the next business day’s price.

#### **MARKET TIMING POLICY**

Mutual funds may adopt such policies regarding the frequency with which an investor may purchase or redeem mutual fund shares, as they deem reasonable given the size, objective, and investment strategy of the fund.