PRIVACY POLICY

Revised September 2026

FACTS	WHAT DOES NOTTINGHAM ADVISORS DO WITH YOUR PERSONAL INFORMATION?
WHY?	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.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This financial information can include: • Social Security number • Assets and income • Account balances and transaction history • Contact information
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Nottingham Advisors chooses to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES NOTTINGHAM ADVISORS 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 don't 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 don't share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

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TO LIMIT OUR SHARING	Complete the mail-in form below. **Please note**: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

QUESTIONS	Go to our website at www.nottinghamadvisors.com/contact-us/ and complete the "Get in touch" form.

WHO WE ARE	
Who is providing this notice?	Nottingham Advisors, Inc. ("Nottingham Advisors").
WHAT WE DO	
How does Nottingham Advisors protect my personal information?	To protect your personal information from unauthorized access and use, we use physical, electronic, and procedural safeguards that comply with federal law. These measures include computer safeguards and secured files and buildings. We do not sell non-public personal information.
How does Nottingham Advisors collect my personal information?	We collect your personal information, for example, when you: • Open an account • Direct us to buy/sell securities • Provide account information or give us your contact information • Seek advice about your investments • Enter into an investment advisory agreement • Visit our website, educational platforms, and portals • Tell us about your investment or retirement portfolio or earnings We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • 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

What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account – unless you tell us otherwise.
DEFINITIONS	
Affiliates	Companies related by common ownership or control. • *Our affiliates include Benefit Plans Administrative Services, Inc.* (and its Affiliates); *Community Bank, N.A.; Nottingham Investment Services, Inc.; Nottingham Wealth Partners, Inc.; and OneGroup NY, Inc.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *Non-affiliates we share with can include our broker/dealer, insurance companies and agents, mutual fund companies, banks, brokerage firms.* • *Nottingham Advisors does not share with non-affiliates so they can market to you.*
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • *Nottingham Advisors does not jointly market.*

MAIL-IN FORM			
☐ **Apply my choice only to me** If you have joint accounts, your choice will apply to everyone on your accounts unless you mark above.	Do not allow your affiliates to use my personal information to market to me.		
	Name		**Mail to:** Nottingham Advisors, Inc. 706 N. Clinton St. Syracuse, NY 13204
	Address		
	City, State, ZIP		
	Last 4 digits of SS # (required)		
	Account #		