

Messaging Privacy Policy

Effective Date: 10/3/25

Kolb Financial and Insurance Services and Kolb Wealth Management (“we,” “us,” “our”) respects your privacy and is committed to protecting your personal information. This Privacy Policy explains how Kolb Financial and Insurance Services and Kolb Wealth Management collects and uses information about you when you opt-in to receive SMS messages from us.

Information We Collect

When you opt-in to receive SMS messages, we collect:

- Your phone number
- Consent to send SMS messages
- Your basic contact information

How We Collect Your Information

We may collect your information directly from you, such as when you complete a form or contact us; automatically, such as when you interact with our website; or from others, such as when we receive information about you from third parties.

How We Use Your Information

We use your information to:

- Send you the SMS messages you’ve opted to receive
- Provide appointment reminders and event updates based on your preferences
- To operate our business

You can opt out of receiving SMS messages at any time by replying STOP to any message we send you. You can review our Messaging Terms below for additional information about the opt-out process.

Data Sharing

- Customer data is not shared with 3rd parties for promotional or marketing purposes.
- Mobile opt-in and consent are never shared with anyone for any purpose. Any information sharing that may be mentioned elsewhere in this policy excludes mobile opt-in data.

Messaging Terms and Conditions

- By providing your phone number and agreeing to receive texts, you consent to receive text messages from Kolb Financial and Insurance Services, from 916-624-0769 regarding account notification, customer care, delivery notification. Consent is not a condition of purchase. Message frequency varies. Message & data rates may apply. You can reply STOP to unsubscribe at any time or HELP for assistance. You



can also contact us at 916-624-0769 or turtle@kolbfs.com. Mobile opt-in information is never shared with third parties.

To Whom We Disclose Your Information

We may disclose your information to our affiliated companies; to third party service providers, business advisors, or consultants who provide services to us; in connection with a merger, acquisition, reorganization, restructuring, financing transaction or sale of assets; as required by law or administrative order; and to assert claims or rights or to defend against claims.

However, we do not share your personal information, phone number, or SMS consent opt-in data with third parties or affiliates for marketing or promotional purposes.

We do not share your mobile opt-in or SMS consent with anyone.

Protection of Information

We take steps to protect your information against unauthorized use or disclosure.

Updates

We may periodically update this privacy policy. If we make material changes that have a substantive and adverse impact on your privacy, we will provide notice on this website prior to the change becoming effective. We encourage you to periodically review this page for the latest information about our privacy practices.

How to Contact Us

You can reach us by texting the word HELP for support to 916-624-0769. You may also contact us directly at turtle@kolbfs.com.