

Internet Policy

At First Western Advisors, we understand that your trust in us depends on how well we keep your personal, business and account information secure. We utilize industry accepted security practices that are appropriate for the way you choose to do business with us. No matter which channel you choose to take advantage of, we validate who you are before allowing you access to your accounts for your protection. Our systems employ the use of technologies such as firewalls and encryption to protect your information from other individuals.

We take this seriously and keeping your information safe and secure is every employee's responsibility. We also encourage you, the customer, to take steps in protecting your personal information. Please review our Privacy Policy and Disclosure Statement for additional information. An excellent source of information on how to prevent identity theft and what to do if you are a victim of identity theft is the Federal Trade Commission's Website at www.consumer.gov/idtheft/.

Our Privacy Policy and Disclosure Statement explain how we protect the privacy of your customer information and manage it carefully to provide financial products and services to you. Due to the unique nature of the Internet, there is some additional information you may wish to know when you visit <http://www.fwainvest.com>. This section describes the Internet-specific privacy practices governing [fwainvest.com](http://www.fwainvest.com) and supplements our corporate Privacy Statement.

How We Gather and Manage Information Online

When you use online (Internet) products and services, we may collect application and/or service offering, site navigation, customer contact, optional survey and other information. We use this information to respond to your requests, personalize our online services and improve our site to make it more responsive to your needs. See the topics below for more detail on the tools we use to serve you better.

First Western Advisors requires the use of secure browsers to protect you while you access our online services as well as accessing your account(s) through our clearing firm, National Financial Services (NFS). Secure browsers allow you, the customer, to communicate with First Western Advisors in a protected session by encrypting information that flows between you and First Western Advisors. To verify your session is secure, look for https: instead of http: on the URL, and a secure symbol (For example, closed padlock, key) on the status bar of your browser located on the lower part of the screen. For greater security when viewing your account information over the Internet, we recommend that you use a browser with 128-bit encryption.

Cookies

This term is used across the Internet to describe bits of information that some websites create when you visit their sites and are then stored on your computer. A cookie is uniquely yours and can only be read by the website that gave it to you. Cookies are a basic way to identify the computer you happen to be using at the time, and does not identify you personally. They cannot be used to obtain data from your hard drive, your email address or personal information stored on your computer.

How Cookies Are Used

We use cookies for various reasons specified below. We do not collect any personally identifiable information from, or store personal information in, cookies. Cookies do not contain viruses.

- To facilitate online transactions, we use session cookies. Session cookies are necessary if you want to conduct online transactions or use specific services, such as Online Brokerage. Session cookies do not remain active after you log off the service, which requires their use.
- To evaluate our website, we may use cookies to facilitate online surveys or to track how visitors use our site, such as which pages are viewed the most. This information is used to improve the content, usability and functionality of our website. Although these cookies remain on your computer after you log off, you may delete them from your computer at any time.

If you have set your browser options to allow cookies on your computer, First Western Advisors will still treat the information supplied through these cookies, which do not contain any personal information, with the same security and privacy protections as any other client information we receive. We may contract with other companies to assist us in setting cookies or tracking technology for the purposes described above, and compiling and analyzing anonymous ad or web site response information. These companies are prohibited by legal agreement from using the information they gather for their own purposes or from sharing this information with others.

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Do you have to accept cookies? No, you can disallow cookies by making the appropriate selection from your browser options to inform you when cookies are set or to prevent cookies from being set. You should understand, however, that certain services require cookies for effective delivery. Therefore, if you set your browser options to disallow cookies, you may limit the functionality we can provide when you visit our site.

Additional Helps

To provide additional protection, a timeout feature is used while accessing your account through MyStreetscape.com®. This feature will automatically log you off of your current online session after an extended period of time. Re-establishing and authenticating your credentials for your online session helps to reduce unauthorized access to your First Western Advisor accounts. NFS and First Western Advisors employ a protection mechanism known as a firewall to protect our computer systems and your information. Firewalls can be thought of as a selective barrier that only permits specific types of traffic through to NFS or to First Western Advisors' systems.

While First Western Advisors continually provides security control to protect your information, we believe it is extremely important for you, our customer, to take responsibility for security too. The following are some ways that you can protect yourself and your accounts:

- Never share your access codes with anyone. REMEMBER, A FIRST WESTERN ADVISORS REPRESENTATIVE WILL NEVER ASK YOU FOR YOUR PIN.
- We recommend that you change your personal identification number (PIN) on a regular basis. You should change your PIN immediately if you think that they may have been compromised and contact First Western Advisors immediately.
- Consider using a personal firewall to prevent hackers from invading your personal computer; especially if you are using DSL or Cable Modem to access the Internet.
- Install virus protection software and scan all downloaded software as well as all diskettes before use. Also, do not accept email attachments from unknown sources.
- When done with your transactions, always click on the logoff button on the site to exit out of the application. When using a public PC (such as in a library or school), close the browser when you are finished.

Any links to websites outside fwainvest.com are provided for informational purposes only. We do not own, sponsor or endorse these sites, nor are we responsible for their content.

Email from First Western Advisors

We often use e-mail to inform customers about products, services or product enhancements that may be of interest. When you give us your e-mail address online, and we intend to use that e-mail address for such purpose, you will have an opportunity to tell us if you do not wish to receive these messages. You will also have the opportunity to opt out of future messages with each e-mail you receive from First Western Advisors. Of course, you can let us know your e-mail marketing contact preference at any time by contacting us at info@fwainvest.com.

When you send us an email to make a comment or to ask a question, we will use your email address to reply to you and for a limited time we may store your email address, your message and our response for quality assurance. We may also do this to meet legal and regulatory requirements. If we collect your email address in this manner, we won't use it to let you know about First Western Advisors products and services unless you have given us prior permission.

Email Orders Cannot Be Accepted

Email has provided a new way to communicate to businesses and individuals. We have experienced a few clients who have used email to initiate purchases and sales of securities. We cannot accept these types of emails for the following reasons:

- If your Financial Advisor is out of the office, your email may sit in his/her in-box for some time, whereas if the instruction has been sent by regular mail, someone has to read it as soon as it arrives in the office.

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- Email doesn't always come from the apparent source. We can't accept an order in your name without confirmation, by phone or mail, that it really represents your wishes.

Email from Other Sources

First Western Advisors takes your email marketing preference seriously and will not send marketing messages if you tell us you do not want to receive them. Additionally, we will send you email servicing messages only when necessary or at your initiation to quickly deliver important product enrollment, account or service information potentially requiring action on your part. Rest assured, when you receive such messages, they will be clearly marked as coming from First Western Advisors and will not request confidential information such as an account number, Social Security number, permanent login name, and/or access code to be provided and sent back through unsecured email.

Should you receive a suspicious message that appears as if it may be coming from First Western Advisors, please let us know by calling (801) 930-6500 or emailing us at info@fwainvest.com. You may also wish to contact your Internet Service Provider for support in blocking emails or subscribing to a spam filter they may offer.

IP Addresses

When you enter <http://www.fwainvest.com>, you pass through a "firewall" we use for security purposes. As you pass through it, we may identify the Internet Protocol (IP) address associated with the device you are using, such as a personal computer or handheld device. The IP address does not identify you personally, but it may allow us to identify the device you're using. We store IP addresses in case we ever need to track a connection to its point of origin for security reasons.

Working with Other Companies

We work with a number of other companies to ensure that we're providing the value and service you expect from a leader in financial and Internet services. Service Providers on the Internet Occasionally you will notice on fwainvest.com that services are "Powered by" or "Provided by" content providers or technology service partners. We contract with these specialists to help us serve you better. We're highly selective in choosing these companies, and they are only allowed to use your information for the purpose of providing the services we've contracted with them to provide.

Linking to Other Websites

Links to third-party sites are provided for your convenience. Such sites are not within our control and may not follow the same privacy, security, or accessibility standards as ours. First Western Advisors is not responsible for the products or services offered by, or the practices, content or availability of third-party sites, their partners, or advertisers. We encourage you to review the privacy policies of third parties before providing information on their sites.