



Samuel A. Ramirez & Co., Inc. Social Media Guidelines

Our social media presence is aimed to share and discuss news and information about Samuel A. Ramirez & Co., Inc. and the financial industry.

Please read the following guidelines designed to promote a positive online environment for all.

We take decisions on moderating posts only after careful and thorough consideration and would ask all participants to support Samuel A. Ramirez & Co., Inc. in our task of moderation by complying with the rules of mutual respect and commentary that is relevant for the entire community.

We reserve the right to remove any posts that we deem to be inappropriate, offensive, of topic, and/or violate our guidelines.

We do not tolerate the following types of posts:

- Offensive, harassing, threatening conduct, stalking, or attacks on others
- Defamatory, abusive, obscene, and unlawful contributions
- Use of hateful language with regard to ethnicity, religion, gender, nationality, or political beliefs
- Fraudulent or illegal conduct, as well as false representation of facts
- Trolling or deliberate disruption of discussions
- Violation of intellectual property rights, personal rights, or other rights of third parties
- Spam
- Uploading of and linking to files that contain viruses or programs that could damage other people's computers
- Commercial solicitation or requests for donations
- Invasion of other people's privacy

We may post links to third-party sites when we think the content is informative and helpful. However, Samuel A. Ramirez & Co. has not reviewed the entirety of those sites and no relationship, association, sponsorship or endorsement is suggested or implied by Samuel A. Ramirez & Co.

We will try to respond to comments and posts in a timely manner but cannot guarantee that we will reply to all comments and posts.

Legal Terms

This material is for informational purposes.

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SAMUEL A. RAMIREZ & CO. DOES NOT ACCEPT TIME-SENSITIVE TRANSACTIONAL MESSAGES, INCLUDING ORDERS TO BUY AND SELL SECURITIES, VIA EMAIL or SOCIAL MEDIA.

Current market conditions are subject to change.

Any information contained herein reflects prevailing conditions as of the date posted, which are accordingly subject to change without prior notice. In preparing this material, we have relied upon the accuracy and completeness of information available from various sources considered reliable, but Ramirez & Co. has not independently verified this information and does not represent that this material is accurate, current, or complete and it should not be relied upon as such. Ramirez & Co. may also post links of interest to third party sites for informational purposes. Ramirez & Co. has not reviewed the accuracy of the information on those sites and our posting does not imply an endorsement or sponsorship of such information.

No endorsement of posted content or comments.

Ramirez & Co. does not endorse, or guarantee the accuracy of content posted by third parties, and comments posted do not represent the views of Ramirez & Co.

Ramirez & Co. is not acting as a financial advisor or Municipal Advisor.

Ramirez & Co. is not acting as your financial advisor or Municipal Advisor (as defined in Section 15B of the Securities Exchange Act of 1934, as amended), and will not have a fiduciary duty to you, in connection with any material provided herein. You should consult your own financial advisors to the extent you deem it appropriate.

Our role as an underwriter.

As an underwriter, Ramirez & Co. is required to deal fairly at all times with both municipal issuers and investors. Ramirez & Co. must purchase securities with a view to distributing securities in an arm's-length commercial transaction with the issuer and has financial and other interests that differ from those of the issuer. Ramirez has a duty to purchase securities from issuers at a fair and reasonable price, but must balance that duty with its duty to sell them to investors at prices that are fair and reasonable.

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