



NTB FINANCIAL

CORPORATION

We at NTB Financial Corporation and NTB Advisors, understand and appreciate that our clients are concerned about their privacy and about the confidentiality and security of information that we may obtain from them. This policy describes the steps we have taken to safeguard your information and what client information we may share with others.

If you choose to become a client of NTB Financial Corporation and/or NTB Advisors, you will need to give us certain personal information so that we may open your account. We pledge our commitment to maintain the confidentiality of this information. This Privacy Policy applies to our current and former clients.

TO WHOM WE SHARE INFORMATION ABOUT YOU

We may share your personal information with our affiliates Hilltop Securities, Inc, (HTS) if you have a HTS account through NTB Financial Corporation, Institutional Service Group of Charles Schwab & Co., Inc. (Schwab) if you have a Schwab account through NTB Advisors and Mutual Fund/ Insurance Companies whose products you may purchase through NTB Financial Corporation or NTB Advisors.

We may share your personal information with non-affiliated companies and government agencies only to the extent permitted or required by law, for legal, regulatory or other purposes.

INFORMATION ABOUT YOU THAT WE MAY SHARE WITH OTHERS

We collect and share with others the following types of personal information about you:

- Information on your account application or other forms, including your name, address, Social Security number, assets, and income;
- Information about your investments and transactions with us, our affiliates and other financial institutions. This may include specific investments, account balances, and cash deposits and withdrawals; and
- Information we receive from consumer reporting agencies relating to your credit and employment history.

HOW DO WE PROTECT YOUR PERSONAL INFORMATION

We maintain the confidentiality, security and integrity of your personal information by:

- Restricting access to your nonpublic personal information to those employees with a legitimate need for the information;
- Maintaining physical electronic and procedural safeguards that meet federal and industry standards governing how nonpublic personal information should be stored; and
- Contractually limiting the information sharing ability of non-affiliated companies with whom we share your information.

PRIVACY POLICY UPDATE

From time to time, we may amend our privacy policy. You will receive appropriate notice when our privacy policy changes.

OPTION TO OPT OUT AND CHANGE NOTICE

If for any reason at any time in the future, we find it necessary to disclose any of your personal information in a way that is inconsistent with this policy, we will give you advance notice of the proposed change and the opportunity to opt out of such disclosure.

HOW TO CONTACT US WITH PRIVACY QUESTIONS

For your reference this policy is posted on our web site at www.ntbinc.com

If you have any questions regarding our privacy policy, please contact us via email at ntbadmin@ntbinc.com

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