



PRIVACY POLICY NOTICE

FACTS

WHAT DOES NTB FINANCIAL CORPORATION 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 depends on the products or services we provide to you. This information includes, but is not limited to:

- Social Security number, birth date, driver’s license number and income,
- Invested assets and transaction history, and
- Investment experience and risk tolerance.

When you are *no longer* our client, we may continue to share your information as described herein.

How?

All financial companies need to share client personal information to run their everyday business. In the section below, we list reasons financial companies share client personal information, the reasons NTB Financial Corporation may choose to share and whether you can limit this sharing.

Reasons we may share your personal information	Does NTB Financial Corporation share?	Can you limit this sharing?
For everyday business purposes– Such as to process your transactions, maintain your account(s), respond to court orders and regulatory investigations, or request reports from credit bureaus	YES	NO
For marketing purposes– NTB Financial does not generally market its services on a broad scale to its customers but could in the future	YES	YES
For joint marketing with other financial companies	NO	We do not share
For our affiliates’ everyday business purposes– Information about your transactions and experiences	NO	We do not share
For our affiliates’ everyday business purposes– Information about your creditworthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For non-affiliates to market to you	NO	We do not share

To limit our sharing

Please note:

If you are a new client, we may begin sharing your information from the date we sent this notice. When you are no longer our client, we may continue to share your information as described in this notice. However, you may contact us at any time to limit our sharing.

Questions?

Call: (303) 825-1825 and ask for Compliance or send an email to Compliance@NTBFinancial.com

Who we are**Who is providing this notice?**

NTB Financial Corporation

What we do**How does NTB Financial Corporation protect my personal information?**

To protect your personal information from unauthorized access and use, we restrict access to your nonpublic personal information to those employees who need to know that information to service your account. We also maintain physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect your personal information.

How does NTB Financial Corporation collect my personal information?

We collect your personal information, for example, when you:

- Open an account or give us contact and personal information
- Enter into an investment adviser contract or give us your personal profile information
- Tell us about your investment or retirement portfolio

We may also collect your personal information from other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing with our affiliates for their everyday business purposes—information about your creditworthiness
- Our affiliates from using your information to market to you
- Sharing with non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing

Definitions**Our affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- **NONE**

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- **NONE**

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **NONE**

Other important information

We share your personal information with non-affiliated investment product sponsors such as mutual fund and insurance companies and with investment custodians including Hilltop Securities, Inc. and Charles Schwab & Co., and with software providers Advyzon and Artisan Software, and AML monitor vendors with whom we have agreements to help us serve your investment and financial needs.