

This brochure supplement provides information about Melissa G. Chadwick that supplements the Horizon Financial Services, LLC brochure. You should have received a copy of that brochure. Please contact Melissa G. Chadwick, Investment Adviser Representative if you did not receive Horizon Financial Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Melissa G. Chadwick is also available on the SEC's website at www.adviserinfo.sec.gov.

Horizon Financial Services, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Melissa G. Chadwick

Personal CRD Number: 4526765
Investment Adviser Representative

Horizon Financial Services, LLC
3880 Vest Mill Road, Suite 100
Winston-Salem, North Carolina, 27103
(336) 659-7060
melissa.chadwick@horizonfs.com

March 9, 2017

Item 2: Educational Background and Business Experience

Name: Melissa G. Chadwick

Born: 1966

Education Background and Professional Designations:

Education:

Communications, University of North Carolina-Greensboro - 1987

Psychology & Communications, University of North Carolina-Charlotte - 1986

Business Background:

01/2015 - Present	Investment Adviser Representative Horizon Financial Services, LLC
07/2016 - Present	Insurance Agent New Horizon Financial Services, Inc.
06/2013 - Present	Chief Compliance Officer
09/2011 - Present	Director of Operations/Marketing Horizon Financial Services, LLC
01/2010 - Present	Director of Operations/Marketing New Horizon Financial Services, Inc.
07/2009 - 12/2009	Sales Representative LeBleu of the Triad
03/2009 - 06/2009	Unemployed
07/2008 - 02/2009	Sales Representative/ Account Manager Broyhill Technologies
03/2008 - 06/2008	Unemployed
03/2007 - 02/2008	National Sales Representative Nature's Pearl/Le Bleu Corporation
01/2007 - 03/2007	Unemployed

12/2004 – 12/2006

Director of Operations
Broyhill Capital

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Melissa G. Chadwick is a licensed insurance agent. From time to time, she will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation. Horizon Financial Services, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Horizon Financial Services, LLC in their capacity as an insurance agent.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Melissa G. Chadwick does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Horizon Financial Services, LLC.

Item 6: Supervision

As a representative of Horizon Financial Services, LLC, Melissa G. Chadwick works closely with the supervisor, John Joseph Brais, Managing Member, and all advice provided to clients is reviewed by the supervisor prior to implementation. Melissa G. Chadwick's contact information is on the cover page of this disclosure document.

Item 7: Requirements For State Registered Advisers

This disclosure is required by North Carolina securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Melissa G. Chadwick has **NOT** been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Melissa G. Chadwick filed for Chapter 7 Bankruptcy April 12, 2002. The bankruptcy was discharged on August 2, 2002.