



Privacy Policy Notice

As a client of our firm, your privacy is very important to us and we are dedicated to safeguarding your personal and financial information. Federal law requires us to tell you how we collect, share, and protect your personal information. *Please read this notice carefully to understand what we do with your personal information.*

1. We collect your personal information when you open an account or deposit money.
2. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures are physical, electronic and procedural and include computer and Internet safeguards, as well as secured files within our building.
3. All financial companies need to share their clients' personal information to run their everyday business; however, companies can choose how they share this information. Federal law gives clients the right to limit some, but not all sharing. *(See definitions below.)*

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
➤ For our everyday business purposes – to process your transactions, maintain your accounts, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
➤ For our marketing purposes – to offer our products and services to you	Yes	Yes
➤ For joint marketing with other financial companies	No	We don't share
➤ For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	Yes
➤ For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
➤ For our affiliates to market to you	Yes	Yes
➤ For non-affiliates to market to you	No	We don't share

Definitions:

Affiliates: Companies related by common ownership or control. They can be financial and non-financial companies.

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

Joint marketing: A formal agreement between non-affiliated financial companies that together market financial products or services to you.

4. The type of personal information we collect and share depends on the product and/or service you have with us. This information can include:
 - Social Security number and income
 - Account balances and payment history
 - Credit history and credit scores

5. Federal law gives you the right to limit the sharing of your personal information as follows:

- For affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

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

6. If you choose to limit sharing on an account you hold jointly, your choices will apply to everyone on your account – unless you tell us otherwise.

7. If you would like to limit our sharing of your information, complete the following information and submit to us in person or by mail to our address listed below.

To Limit the Sharing of Your Information

Please note, if you are a new client, we can begin sharing your information from the date you receive this notice. When you are no longer a client, we continue to share your information as described in this notice.

You may contact us at any time to limit our sharing of your information.

Client Name: _____

Address: _____

City, State, Zip: _____

Account Numbers: _____

Mark any you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with non-affiliates to market their products and services to me.

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

- Apply only to me

Please submit to:

Horizon Financial Services, LLC
3880 Vest Mill Road, Suite 100
Winston-Salem, NC 27103

Please contact our office at (336) 659-7060 with any questions or concerns you have about privacy policy.