

FACTS

WHAT DOES DIXON, HUBARD, FEINOUR & BROWN, INC. 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 depend on the product or service you have with us. This information can include:

- Social Security number, birth dates, and employment status
- Account numbers, account balances, income, transaction history, and financial history
- Personal addresses, phone numbers, and email addresses

How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Dixon, Hubbard, Feinour & Brown, Inc. ("DHFB") chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DHFB share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), 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	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For nonaffiliates to market to you	NO	NO

**Questions?
 call us at:**

- Call our Compliance Manager at (800) 343-9093, or
- Email our Compliance Manager at info@dhfb.com, or

Please note:

If you are a new client, we can begin sharing your information from the date we sent this notice. When you are *no longer* our client, we continue to share your information as described in this notice.

Who we are	
Who is providing this notice?	Your investment advisory firm, Dixon, Hubbard, Feinour & Brown, Inc. ("DHFB").
What we do	
How does DHFB protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law.</p> <p>These measures include computer safeguards and secured files and buildings. Our employees are bound by our Code of Business Conduct and Ethics and policies when accessing your personal information.</p>
How does DHFB collect my personal information?	<p>We collect your personal information when you:</p> <ul style="list-style-type: none"> ■ Enter into an investment advisory contract ■ Open an account ■ Provide account information ■ Give us your contact information ■ Give us your income information <p>We may also collect your personal information from other companies, like your custodian, banker, accountant or lawyer with your consent.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>Individual service providers may give you additional rights to limit sharing. In addition to federal law, you may have other privacy protections under some state or international laws. We will comply with all applicable laws as to information about you, including medical information.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>DHFB is a subsidiary of Atlantic Union Bank.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>DHFB does not share with nonaffiliates so they can market to you. Nonaffiliates we can share with for business purposes include government entities, software developers, service providers, or consulting firms.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>DHFB doesn't jointly market.</i></p>