HARBOUR
WEALTH
MANAGEMENT

USA Patriot Act Notice

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

Harbour Trust & Investment Company, doing business as Harbour Wealth Management ("Harbour") complies with Section 326 of the USA Patriot Act. This law mandates that our company verify certain information about you while processing your account application. To help the Government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, physical address, date of birth, Social Security Number, telephone number, current driver's license or other identifying government issued photo identification and other information that will allow us to identify you. This information will be retained for five (5) years after the account is closed

A legal entity will be required to provide the registered entity documents, employer identification number, resolution of authorized signers, certificate of good standing and a certification form listing all Beneficial Owners, who own 25% or more of the business and at least one individual who exercises significant managerial control over the legal entity. Our company will ask for identifying information on beneficial owners and authorized signers and will verify the accuracy of information provided using acceptable financial institution practices.

If all required documentation or information is not provided, Harbour may be unable to open an account or establish a relationship with you.

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Consumer Privacy Notice

FACTS	What Does Harbour 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 and employment information ■ Account balances and transaction history ■ Assets and investment experience When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Harbour chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Harbour 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	YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?	Call (888) 649-8969 or go to www.myharbourwealth.com and click on "Contact Us"

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Who we are	
Who is providing this notice?	HARBOUR TRUST AND INVESTMENT MANAGEMENT COMPANY D/B/A HARBOUR WEALTH MANAGEMENT (Harbour)

What we do	
How does Harbour protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Your information is accessible only to employees who need the information to provide products and services to you.
How does Harbour collect my personal information?	We collect your personal information, for example, when you ■ Open an Account or give us your contact information ■ Make a wire transfer or tell us where to send the money ■ Make deposits or withdrawals from your account
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ 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 State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. *Harbour oes not share with its affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. *Harbour does not share with nonaffiliates so they can market with you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *Harbour does not jointly market.*

Other important information

From time to time, policies and procedures may change due to changes in the law or in our operations, at which time we will notify you of these changes, as required by law.

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