



Argent Financial Group, Inc. and Affiliated Entities Disclosure Statement

Affiliates: Companies related by common ownership or control. Our affiliates include, and are collectively referred to herein as “Argent”, the following entities:

Argent Trust Company, Argent Institutional Trust Company, Argent Trust Oklahoma, AmeriTrust Corporation, Heritage Trust Company, Salem Trust Company, Argent Advisors, Inc., Argent Retirement Plan Advisors, LLC, Argent Fiduciary Consulting Services, LLC, Argent Insurance Services, LLC, Argent Mineral Management, LLC, Highland Capital Management, LLC, Orleans Capital Management Corp., Argent Wealth, LLC, Argent Insurance, LLC, Funeral Services, Inc., Wynden Capital Management, LLC, Argent Solutions, LLC

■ Third-Party Service Providers

In order to effect, administer, or enforce a transaction requested or authorized by you, the client, we may share your personal information with third-party service providers. We do not disclose any nonpublic personal information about you to unaffiliated third parties for them to rent, sell, trade, or for their independent use.

■ Employee Access to Information

All employees must adhere to Argent’s policy on confidentiality. Employee access to client information is authorized for business purposes only, and the degree of access is based on the sensitivity of the information and the employee’s need to know in order to service the client’s account or comply with legal requirements.

■ Inactive Customers and Closed Accounts

Should you ever decide to close your account(s) or become an inactive client at Argent, we will continue to adhere to the privacy policies and practices as described in this Privacy Notice.

■ Internet Privacy

Like most websites, Argent’s website gathers and maintains statistics about the number of visitors. However, visitors to our website are anonymous except where registration is required and cookies are used to improve your online experience. Argent does not rent, sell, trade, or otherwise disclose any personal information collected through our website. Any information you provide is for Argent’s use only.

■ E-Mail

Please do not provide any account or personal information such as tax identification numbers, account numbers, or

account balances within your e-mail correspondence to us. We cannot use e-mail to execute transaction instructions, provide personal account information, or change account registration.

■ **Funds Awaiting Investment or Distribution**

All cash or cash equivalents received for your account are generally invested or swept into a money market fund or other interest-bearing investment during the normal course of business. Distributions are removed from the account and from investment and other interest-bearing accounts on the business day that distributions are processed. Depending on the timing of the collection of funds received and distributed and the availability of those funds, interest or other income may be earned on funds held for investment, sweep or distribution. Such interest or other income may be paid to Argent. The possibility of the receipt of such interest or other income was a factor in determining the total fees charged to your account.

■ **Administrative and Shareholder Servicing Fees**

From time to time, Argent may invest funds in mutual funds, bank deposits, or other investments from which Argent may receive financial benefits. These benefits may include receipt of administrative fees, 12b-1 fees, or other income from other revenue sharing arrangements for providing services to clients of these investments. These benefits may result from shareholder servicing, administrative, and accounting services, for example. The possibility of receipt of these financial benefits is a factor in determining the total fees charged to your account. There will be no out of pocket charge to you as a result of such an arrangement. Argent reserves the right to negotiate differing fee structures with clients including arrangements that may affect the interest paid on the certain mutual funds, bank deposits, or other investments. For further questions or specific rate information, please contact Argent at 800-375-4646 or clientadvocate@argentfinancial.com.

■ **Affiliated Entities**

From time to time, Argent may invest funds in deposits of Origin Bank and may receive financial benefits in the form of interest or other income from Origin Bank as disclosed above. Origin Bank's parent, Origin Bancorp, Inc., is a minority stockholder of Argent Financial Group, Inc., and both entities have other mutual contractual relationships. The ownership interests and other relationships may create a conflict of interest. You may write your account officer to request that your account not be invested in Origin Bank deposits.

■ **Class Action Litigation**

Argent employs a third-party vendor for the processing of class action lawsuits. Class Action Settlements will be deposited from each successful claim, less processing fees.

■ **Dormant Accounts**

A dormancy service charge, as permitted by law, may be assessed by Argent for any unclaimed property required to be paid or delivered to a state's unclaimed property division.

■ Important Information About Procedures For Opening A New Account With Argent

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 for you: When you open an account, we will ask you for your name, address, date of birth (in the case of an individual), taxpayer identification number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying document in order to verify the information that you have provided to us. We are required by law to attempt to verify the information provided by you against lists issued by various governmental agencies to confirm that you are not a known or suspected terrorist or in any way affiliated with a known or suspected terrorist group.

If you have any questions about this process, please discuss them with your account officer or our internal anti-money laundering program coordinator. Thank you for your cooperation and understanding with this process.

■ Pricing

Pricing for securities traded on the exchange is provided by third-party sources. While sources used for pricing publicly traded securities are considered reliable, the prices displayed on your statement may be based on actual trades, bid/ask information, or vendor evaluations. As such, the prices displayed on your statement may or may not reflect actual trade prices you would receive in the current market. It is possible, prices for certain securities may vary widely at the time of trade execution in comparison to valuation prices displayed for statement purposes. Securities not traded on an exchange are valued by a variety of sources, which may include issuer-provided or client-provided information. Securities not traded on exchange and without a readily ascertainable market value will remain at cost or book value of the investment until an updated price may be obtained. If an asset does not have a readily ascertainable market value and you do not provide us with valuation information, this may result in adverse tax consequences to the account owner. As such, the current statement will reflect the value of the asset based on its last known valuation, which may not coincide with the statement reporting period. Argent, including any of its affiliates, does not guarantee the accuracy, reliability, completeness, or attainability of any pricing information provided by third party sources.

■ Trade Execution

Argent will attempt to obtain best execution for our clients when processing trade order requests. This is defined as seeking the most favorable terms for a client transaction reasonably available under the circumstances. Unless directed otherwise by the client, Argent will use its discretion on how to best effect the transaction, including the utilization of electronic trading platforms and through reputable broker/dealer organizations. Clients may also direct Argent to use specific broker/dealers to execute transactions. In these instances, Argent will not attempt to negotiate commissions with the designated broker/dealer resulting in the possibility of the client being charged higher commissions. When a specific broker/dealer is not selected, Argent may utilize brokers/dealers who provide research products and services, which benefit you and other Argent clients. The cost for these additional benefits

and services is factored into our negotiated commission rates with these firms and may result in the direct trading costs incurred for executing the trades being less than the total commissions charged (this difference is referred to as “soft dollars”).

■ **Objection To Disclosure of Beneficial Ownership**

In an effort to permit direct communications between a company which issues securities and the shareholder who votes the securities, the Securities and Exchange Commission (SEC) has adopted a rule, referenced as 14b-1, “Shareholders Communication Act”.

For your protection, the Rule prohibits the requesting company from using your name and address for any purpose other than corporate communications.

Argent is authorized to refuse to disclose the client’s name, address, and security position(s) of current and/or future holdings that the client(s) may own from time-to-time pursuant to SEC Rule #14b-1.

*Please contact your account officer to request current prospectuses
or if you have any questions regarding this disclosure.*



Privacy Policy

■ Privacy Notice

Argent Financial Group, Inc., and its commonly owned affiliates, are aware that our clients count on us to place the highest importance on the privacy of their personal information and financial dealings with our companies. This information is necessary for us to provide the financial products and exceptional client service to you. We are providing you with the following information regarding our privacy policy and our commitment to safeguard your personal information.

■ Confidentiality and Security

We recognize the need for privacy when dealing with personal financial information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure 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.

■ Information We Collect

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
- Account Balances and Transaction History
- Checking and Savings Account Information
- Retirement and Other Investment Account Assets
- Assets and Investment Experience

When you are no longer a client, we continue to share your information as described in this notice.

■ Information We May Share

All financial institutions need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their clients' nonpublic personal information; the reasons we choose to share; and whether you can limit the sharing.

Information and reasons we may share your nonpublic information	Do we share your information?	Can you limit this sharing?
For everyday business purposes – such as to process your transactions, maintain your account(s), or to respond to court orders and legal investigations.	YES	NO
For our marketing purposes – to offer our products or services to you.	YES	NO
For joint marketing with other non-affiliated financial companies.	NO	WE DO NOT SHARE
For our affiliates' everyday business purposes – information and your transactions and experiences as needed to properly manage your account(s).	YES	NO
For our affiliates' everyday business purposes – information about your creditworthiness.	NO	WE DO NOT SHARE
Questions? Please call 1-800-375-4646 or your account officer.		

Definitions:

■ Affiliates

Companies related by common ownership or control. They can be financial or nonfinancial companies. Our affiliates include:

Argent Trust Company, Argent Institutional Trust Company, Argent Trust Oklahoma, AmeriTrust Corporation, Heritage Trust Company, Salem Trust Company, Argent Advisors, Inc., Argent Retirement Plan Advisors, LLC, Argent Fiduciary Consulting Services, LLC, Argent Insurance Services, LLC, Argent Mineral Management, LLC, Highland Capital Management, LLC, Orleans Capital Management Corp., Argent Wealth, LLC, Argent Insurance, LLC, Funeral Services, Inc., Wynden Capital Management, LLC, Argent Solutions, LLC

■ Non-Affiliates

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

Argent Financial Group, Inc., and its commonly owned affiliates, do not share with non-affiliates so they can market to you.

■ Joint Marketing

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

Argent Financial Group, Inc., and its commonly owned affiliates, do not jointly market.

Notice To Consumers Who Are Residents Of California:

I. Your Rights

The California Consumer Privacy Act ("CCPA"), as amended or superseded by state law, grants California residents ("Consumers") the right to:

- A.** Know what personal information Argent Financial Group, Inc., and its commonly owned affiliates, including its subsidiaries and affiliates, has collected about you during the prior twelve months;
- B.** Know where Argent Financial Group, Inc., and its commonly owned affiliates, sells your personal information, and if so, to whom;
- C.** Give or withhold consent for Argent Financial Group, Inc., and its commonly owned affiliates, to sell your personal information;
- D.** Request that Argent Financial Group, Inc., and its commonly owned affiliates, disclose to you:
 - 1.** The categories of personal information collected about you;
 - 2.** The categories of sources from which the personal information is collected;
 - 3.** The purpose for collecting the personal information;
 - 4.** The categories of third parties with whom Argent Financial Group, Inc., and its commonly owned affiliates, shares personal information; and
 - 5.** The specific pieces of personal information collected about you.
- E.** Request that Argent Financial Group, Inc., and its commonly owned affiliates, delete your personal information, to the extent possible; and
- F.** Receive non-discriminatory services and product pricing from Argent Financial Group, Inc., and its commonly owned affiliates, regardless of whether you exercise your privacy rights under the CCPA.

II. What Information Is Covered?

Personal information is defined under the CCPA to include any information that identifies, relates to, describes, is

capable of being associated with, or could reasonably be linked with a particular consumer of household. Examples include social security numbers, account information, transaction histories, and other biometric data.

III. What Information Is Not Covered?

Much of the personal information Argent Financial Group, Inc., and its commonly owned affiliates, collectively are already regulated by federal and state laws, and therefore is exempt from the CCPA. For instance, the CCPA does not apply to personal information collected or disclosed in connection with financial products or services that are used primarily for personal, family, or household purposes. The CCPA also does not apply to personal information that reflects a communication or transaction between Argent Financial Group, Inc., and its commonly owned affiliates, and another company, partnership, sole proprietorship, non-profit, or government agency, so long as that communication or transaction involves due diligence about Argent Financial Group, Inc., and its commonly owned affiliates, or other business, or Argent Financial Group, Inc., and its commonly owned affiliates, is providing or receiving a product or service. The CCPA also currently does not afford access or deletion rights to you if your information was collected and used by Argent Financial Group, Inc., and its commonly owned affiliates, in the context of your role as a job applicant, employee, director, officer, medical staff member, or contractor.

IV. Your Choices

Under the CCPA, a consumer who is a resident of California has the right to request that Argent Financial Group, Inc., and its commonly owned affiliates, delete any personal information about the consumer which Argent Financial Group, Inc., and its commonly owned affiliates, has collected from the consumer. Argent Financial Group, Inc., and its commonly owned affiliates, is not required to comply with a consumer's request to delete if it is necessary to maintain the consumer's personal information in order to, for example:

1. Complete the transaction for which the personal information was collected, provide a good or service requested by the consumer, or reasonably anticipated within the context of the ongoing business relationship with the consumer, or otherwise perform a contract between the business and the consumer;
2. Enable solely internal uses that are reasonably aligned with the expectations of the consumer based on the consumer's relationship with Argent Financial Group, Inc., and its commonly owned affiliates; or
3. Comply with a legal obligation, such as a regulatory requirement to retain information for a period of time.

Consumers who are residents of California may request that Argent Financial Group, Inc., and its commonly owned affiliates, disclose to the consumer the specific pieces of personal information that Argent Financial Group, Inc., and its commonly owned affiliates, has collected about the consumer and may request deletion of their personal information by calling the toll-free number 800-375-4646 or emailing compliance@argenttrust.com. However, as noted above, there are provisions of the California Consumer Privacy Act of 2018 that permit us to retain your personal information, in which case we may be unable to fulfill your request.

Consumers who are residents of California may request that Argent Financial Group, Inc., and its commonly owned affiliates, disclose to the consumer the specific pieces of personal information that Argent Financial Group, Inc.,

and its commonly owned affiliates, has collected about the consumer and may request deletion of their personal information by calling the toll-free number 800-375-4646 or emailing compliance@argenttrust.com. However, as noted above, there are provisions of the California Consumer Privacy Act of 2018 that permit us to retain your personal information, in which case we may be unable to fulfill your request.

Currently, Argent Financial Group, Inc., and its commonly owned affiliates, its subsidiaries and affiliates, do not sell your personal information. If in the future, Argent Financial Group, Inc., and its commonly owned affiliates, its subsidiaries and affiliates, seek to sell the personal information of California residents, it will provide notice and the opportunity to opt-out. California residents Argent Financial Group, Inc., and its commonly owned affiliates, known to be under the age of sixteen (16) would be opted out of the sale of their personal information.