



*Every detail matters.*

## PRIVACY POLICY OF HERITAGE FINANCIAL SERVICES

### How and Why We Obtain Information

Heritage Financial Services collects information about you to help us serve your financial needs, provide customer service, offer new products or services, and fulfill legal and regulatory requirements. Any collection of personal information is to support our normal business operations and service your account.

Heritage Financial Services collects nonpublic personal, financial and health information about you from information we receive from you. The sources and the information collected may include:

- Information on applications and related forms such as name, address, Social Security number, assets and income, and medical information if applying for insurance;
- Information regarding your transactions with us such as products or services purchased, account balances and payment history;
- Information from consumer reporting agencies such as credit relationships;
- Information from your employer, association or benefit plan sponsor such as name, address, Social Security number, assets and income.

### Sharing Information

Heritage Financial Services does not disclose nonpublic personal information about you to anyone. However, in the course of servicing your account, we may share information collected about our customers, as previously described above, to other unaffiliated service providers such as insurance companies, mutual fund companies, banks, broker dealers or investment firms to provide account maintenance or customer service to your account. We may also disclose your information to other organizations such as government agencies and law enforcement officials (for example, for tax reporting or under court order) or other organizations and individuals with your consent (for example, attorney or tax professional).

### Protecting Your Information

Heritage Financial Services maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information to ensure we are complying with our own policy, industry practices, and federal or state regulations. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices described in this notice.

Heritage Financial Services does not sell, share, or disclose your nonpublic personal information to unaffiliated third-party marketing companies.