

Harvest Financial Corporation

Important Disclosures

New Account Procedures

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, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Privacy Policy

Harvest Financial Corporation respects the privacy of all our clients. Any information collected is deemed to be the property of the companies. This information is shared only with institutions whose products or services we use or at the request of our regulatory agencies. These institutions also maintain the same commitment to our customer's privacy. These institutions would be mutual fund companies, insurance companies and our correspondent clearing/custodial firm, RBC Correspondent Services, or custodial firm, Charles Schwab. The Regulatory Agencies may be the Securities and Exchange Commission (SEC), the Financial Industry Regulatory Authority (FINRA) or any of the Exchanges where we may place our trades. The Privacy Policy statement must be given to every account at the time the account is opened. The firm is also required to conduct a mass mailing to all accounts annually. Harvest Financial has elected to process this mailing in the 4th quarter of this year. The Compliance Officer will monitor the annual mailings.

Annual Investment Advisory Brochure Offer

We will provide you with a copy of our most recent Form ADV Part II and Schedules and Brochures applicable to your investment programs. If you would like to receive a copy of this information at no charge, please notify us in writing at: 1600 Benedum-Trees Building, 223 Fourth Avenue, Pittsburgh, PA 15222.

SIPC

Harvest Financial Corporation is a member of the Securities Investor Protection Corporation ("SIPC"). You may obtain information about SIPC, including the SIPC Brochure, by calling the SIPC Membership Department at 202-371-8300 or visiting them on the Web at www.sipc.org.

FINRA Broker Check Information

Harvest Financial Corporation is a member of the Financial Industry Regulatory Authority ("FINRA"). The FINRA BrokerCheck Hotline number is 1-800-289-9999 and the website is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck is available upon request from FINRA.

Municipal Securities Information

Harvest Financial is registered with the U.S. Securities and Exchange Commission (SEC) and the Municipal Securities Rulemaking Board (MSRB). The MSRB website address is: www.msrb.org and posts an investor brochure that describes the protections that may be provided by the MSRB rules and how to file a complaint with an appropriate regulatory authority.

Business Continuity Plan

Harvest Financial Corporation has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan. If you would like a printed copy mailed to you, please call our main office at 412-391-1466.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do at 412-391-1466, you should call our alternative number, 724-746-2000 or go to our website at www.harvest-financial.com. If you cannot access us through either of those means, you should contact our clearing/custodial firm, RBC Correspondent Services, at 1-800-949-0242 and www.rbc-cs.com, or custodial firm, Charles Schwab at 1-877-774-3892 and www.schwabadvisorsservices.com, for instructions on how to provide prompt access to funds and securities, enter orders and process other trade-related, cash and security transfer transactions for our customers.

Our Business Continuity Plan – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption. Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business. Our clearing/custodial firm, RBC Correspondent Services, and custodial firm, Charles Schwab, back up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by these firms that the objective is to restore their own operations and be able to complete existing transactions and accept new transactions and payments within 48 hours. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within 24 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within 48 hours. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our website www.harvest-financial.com or our customer emergency number, 724-746-2000 on how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.