

Firm Brochure

(Part 2A of Form ADV)

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP

508 West Wall; Suite 1100

Midland, TX 79701

TEL 432-617-1394

FAX 432-570-8117

www.WNBPCS.com

Mickey@WNBPCS.com

This brochure provides information about the qualifications and business practices of CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP. If you have any questions about the contents of this brochure, please contact us at: 432-617-1394, or by Mickey@WNBPCS.com at: MICKEY@WNBPCS.COM. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP is available on the SEC's website at www.adviserinfo.sec.gov

JANUARY 1, 2011

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 432-617-1394 or by Email at MICKEY@WNBPCS.COM.

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Advisory Business

Firm Description

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP, ("FIRM NAME") was founded in 1984.

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, insurance review, investment management, education funding, retirement planning, and estate planning. Advice is provided on a fee basis.

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP may earn commissions on your investments in addition to the fee you pay. We sell annuities, insurance, stocks, bonds, mutual funds, and/or other commissioned products. CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP does not compensate for client referrals.

Investment advice is provided, with the client making the final decision on investment selection. CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP does not act as a custodian of client assets. The client always maintains asset control. CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP places trades for clients under a limited power of attorney.

Periodic reviews are communicated to provide reminders of the specific courses of action that need to be taken. We review your account frequently, but reviews are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

WNB Partners, LLC is a 49.5% partner. Mickey Cargile is a 49.5% partner.

Types of Advisory Services

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations; and issues, charts, graphs, formulas, or other devices which clients may use to evaluate performance.

On more than an occasional basis, CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of JANUARY 1, 2011, CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP manages approximately \$127,704,287 in assets for approximately 184 clients. All is managed on a discretionary basis.

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Investment policy statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The minimum fee is \$2,500 and is negotiable. Financial

planning is a discovery process, and situations occur wherein the client is unaware of certain financial exposures and/or issues.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-on implementation work is billed separately at the rate of \$400.00 per hour.

Advisory Service Agreement

Most clients choose to have CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP manage their assets in order to obtain ongoing in-depth advice. Certain aspects of the client's financial affairs are reviewed, including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets. The fee ranges from 0.25% to 2.0% based on the advisors decision as to the complexity of the relationship and assets to be managed. The minimum annual fee is \$1,500.00. Fees are negotiable and minimums may be waived at the sole discretion of the advisor.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at termination is used as the basis for the final fee computation, adjusted for the number of days during the billing quarter prior to termination.

Hourly Planning Engagements

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$400.00.

Asset Management

Assets are invested no-load or load-waived mutual funds and exchange-traded funds. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus.

Stocks, bonds, exchange-traded funds (ETF) and mutual funds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond transactions. CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP may receive commission compensation for services as broker including but not limited to 12B-1 fees, that are separate and in addition to the fee you pay for investment advisory services.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Initial public offerings (IPOs) are not available through CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP does not accept advance payments.

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP may terminate any of the aforementioned agreements at any time by notifying the client in writing. CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP does not accept advance payments.

Fees and Compensation

Description

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP bases its fees on a percentage of assets under management, and in some cases, hourly charges and/or a flat fee.

Financial plans are priced according to the degree of complexity associated with the client's situation.

Fees are negotiable.

Fee Billing

Investment management fees are billed quarterly, in arrears. We invoice you after the three-month billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Other Fees

Custodians may charge transaction fees on purchases of securities. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

New Advisory Service Agreement fees are priced at the advisor's discretion based on the advisor's understanding of the complexity and size of the account to be managed. Portfolios are customized for our clients, and you may pay more or less than another client.

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past -Due Accounts and Termination of Agreement

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP reserves the right to stop work on any account that is more than 30 days overdue. In addition, CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP reserves the right to terminate any agreement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP's judgment, to providing proper financial advice.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP generally provides investment advice to individuals, investment companies, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations, and all business entities.

Client relationships vary in scope and length of service.

Account Minimums

The minimum annual account fee is \$1,500.00.

The minimum may be waived at the advisor's sole discretion.

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP retains the discretion to waive the account minimum. Smaller accounts may be established when the client and the advisor anticipate the client will add additional funds to the account(s). Other exceptions will apply to employees of CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP and their relatives, or relatives of existing clients.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP may use include Morningstar Principia mutual fund information, Advisor Intelligence, and the World Wide Web.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively-managed index and exchange-traded funds as the core investments, and then add actively-managed funds where there are greater opportunities to make a difference. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each new client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of

return (i.e. interest rate). This primarily relates to fixed income securities.

- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP is NOT registered as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor.

Affiliations

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP has arrangements that are material to its advisory or its clients with a banking institution namely Western National Bank. Western National Bank is registered with the State of Texas as a securities dealer.

Mickey Cargile is separately registered as a registered representative with Ceros Financial Services, a FINRA broker/dealer. Clients please note that Mickey may receive additional compensation in the form of commissions including 12B-1 fees as a result of clients' transactions. These commissions

are in addition to any advisory fee paid and are disclosed by prospectus and or trade confirmation.

WNB Private Client Services, LLP is registered as an insurance brokerage agency and many of its representatives are licensed as insurance agents. If a client purchases insurance through a representative of the advisor, the advisor and the representative will receive commissions on said purchase.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP *Compliance Manual*.

Personal Trading

The Chief Compliance Officer of CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP is Mickey Cargile. He reviews all employee trades each quarter. His/her trades are reviewed by Ceros Financial Services. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

Specific brokerage and custodian recommendations are made to Clients based on their need for such services. CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP recommends qualified custodians, such as National Financial Services (NFS) and Pershing.

Mickey Cargile is a registered representative of the broker/dealer Ceros Financial Services who provides clearing services through both NFS and Pershing. Ceros is not affiliated with Cargile investments and/or WNB Private Client Services.

Mickey Cargile, as a registered representative, *may receive* commissions from any of these arrangements.

Best Execution

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP reviews the execution of trades at each custodian each quarter. The review is documented in the CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP *Compliance Manual*. Trading fees charged by the custodians is also reviewed on a quarterly basis. CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP may receive a portion of the trading fees.

Soft Dollars

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES does not receive soft-dollars.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit. We may aggregate trades at our discretion. Aggregated trades are allocated at an average price to all clients subject to the aggregation.

Review of Accounts

Periodic Reviews

Account reviews are performed quarterly. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's situation.

Regular Reports

Accounts are reviewed considering the client's current security positions and the potential that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications, and receive monthly brokerage statements directly from the clearing firm and confirmation of trades directly from the clearing firm.

Client Referrals and Other Compensation

Incoming Referrals

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP has been fortunate to receive many client referrals over the years. The referrals came from current clients, bankers, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Western National Bank incents its employees to make referrals to the advisor. These incentives are determined and paid solely by the bank and not the advisor. Note that the referring person, if an employee of Western National Bank, may receive compensation for the referral.

Referrals Out

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

Account Statements

All assets are held at qualified custodians. The custodian provides monthly account statements directly to clients at their address of record.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP.

Investment Discretion

Discretionary Authority for Trading

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP accepts discretionary authority to manage securities accounts on behalf of clients. CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP will consult with a client prior to each trade to obtain concurrence if discretionary authority has not been granted.

The client approves the custodian to be used and the commission rates paid to the custodian. CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP may receive a portion of the transaction fees paid by the client to the custodian.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may implement and maintain the investment policy that you have approved in writing.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

Voting Client Securities

Proxy Votes

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP will provide advise Clients to vote “abstain”. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

General

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP maintains a Business Continuation plan that addresses the loss of key personnel including Mickey Cargile.

Information Security Program

Information Security

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, but only with your permission, we may disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone at 432-617-1394, mail, fax 432-570-8117, email Mickey@WNBPCS.com, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

CARGILE INVESTMENTS AND/OR WNB PRIVATE CLIENT SERVICES, LLP requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management. All advisors must pass an extensive background and credit check.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candi January 1, 2011 Fitness Standards and background check.

Mickey Cargile, CFP

Managing Partner

Year of Birth: 1957

Education:

- University of Texas at Austin - BBA: Finance 1980
- College for Financial Planning –CFP 1984

Business Experience:

- Shearson American Express 1981-1983 (Registered Representative)
- Paine Webber 1983-1984 (Registered Representative)
- Cargile Investments 1984-Present (Owner & Manager)
- Texas National Bank 1992-1995 (Senior Vice President)
- Ceros Financial Services 2003-Present (Registered Representative)
- WNB Private Client Services, LLP 2002-Present (Founder & Managing Partner)

Mickey Cargile, CFP, Founder and Managing Partner, WNB Private Client Services and/or Cargile Investments. With 30 years of experience, Mickey is a nationally recognized authority in financial planning, investment management, insurance and estate planning. Under Mickey's leadership, WNB-PCS investment advisory and brokerage businesses have grown to \$800 million in client investment assets, and to provide customized investment management services to 500 clients across the nation. Since founding the firm in 1984, Mickey has built a reputation as a trusted source of ethics, prudence and foresight. As part of the portfolio management team for Western National Bank, Mickey helped steer one of Texas's leading commercial banks through the mortgage and credit crisis of 2008 with a profitable investment portfolio, as opposed to the massive losses incurred by many banks. He was an early and vocal critic of the practices and investments that contributed to the financial crisis.

Mickey routinely provides commentary and analysis on investment, economic and financial issues for major national and international news publications including Bloomberg, Businessweek, Consumer Reports, Fortune, Forbes, Money, and U.S. News & World Report. Mickey has been quoted as an expert in newspapers including the Wall Street Journal, Financial Times, New York Times, Washington Post, Dallas Business Journal, Dallas Morning News, Fort Worth Star-Telegram and Houston Chronicle. Locally, Mickey has provided expert advice and commentary published in the Midland Reporter-Telegram and the Odessa American.

Mickey has appeared as a guest expert on national broadcasts of Fox News Channel and CNBC. He is the financial expert for CBS 7 News, Odessa, appearing multiple times each week; and appears as a guest expert/contributor for KMID-TV, Big-2 News, Midland.

Mickey is a CERTIFIED FINANCIAL PLANNER™ professional, and a Graduate Estate Planning Consultant. He is a graduate of The University of Texas at Austin in Finance, and is a lifelong member of the Midland/Odessa community.

Mickey is an Investment Advisory Representative with WNB Private Client Services. He is also a Registered Representative of Ceros Financial Services, Inc., and an independent licensed insurance agent offering life insurance and annuities through many highly rated insurance companies. Mickey may receive compensation from the broker/dealer and from insurance companies as a result of your activities. These commissions are in addition to your advisory fee, and are disclosed by prospectus or trade confirmation where required.

Additional Compensation: Commissions detailed above.

Supervision:

As Manager/Chief Compliance Officer of the firm Mickey maintains the responsibility to manage the operation of the firm. This extends to supervision of firm personnel. Questions related to same may be addressed directly with Mickey at 432-617-1394 or Mickey @WNBPCS.Com.

Robert J. (Bob) Wray

Senior Portfolio Manager

Year of Birth: 1962

Educational Background:

- University of Arizona, BS 1987
- University of Pennsylvania, Wharton School of Business – MBA Finance 1996

Business Experience:

- WNB Private Client Services (Senior Portfolio Manager) 2007-Present
- Sanijet (CFO) 2006-2007
- Target (Pharmacy Manager/Pharmacist) 2002-2007
- Accenture (Manager) 2000-2002
- Business Valuation Services (Senior Associate) 1997-2000
- Mercer Management Consulting (Associate) 1996-1997

Bob Wray is a Senior Portfolio Manager with WNB Private Client Services. Bob's experience includes many years of advising corporations regarding strategic and financial opportunities, as well as a proven track record of delivering exemplary customer service. He brings a diverse experience set to WNB Private Client Services with prior roles including CFO, financial valuation consultant, strategy consultant, entrepreneur, and practicing pharmacist. Bob received an M.B.A. from the Wharton School of the University of Pennsylvania with dual majors in finance and health care administration. His undergraduate degree is a B.S. Pharmacy from the University of Arizona. Raised in rural Arizona, Bob relocated to West Texas in 2004 blending his immediate family with his extended family who has resided in West Texas for many decades. He and his family are members of First United Methodist Church of Midland, the Greathouse Elementary PTA, Girl Scouts, Boy Scouts, the Commemorative Air Force and provide support to many local charities and civic organizations. Bob is a private pilot who works hard to benefit the Commemorative Air Force and was recognized internationally in 2011 as recipient of the President's Spirit Award.

Bob is an Investment Advisory Representative with WNB Private Client Services. He advises clients in the areas of financial planning, investment management, tax/estate planning, and insurance. Bob is an independent licensed insurance agent and offers life insurance and annuities through many highly rated insurance companies.

Additional Compensation: None

Supervision:

Bob Wray is supervised by Mickey Cargile, Managing Partner. He reviews Bob's work through frequent office interactions as well as remote interactions. He also reviews Bob's activities through our client relationship management system and monitoring client communications.

Mickey Cargile's contact information: 432-617-1394 or MICKEY@WNBPCS.COM

Yvonne Reyes

Portfolio Manager

Year of Birth: 1976

Educational Background:

- University of North Texas-BBA Marketing 2005

Business Experience:

- WNB Private Client Services (Portfolio Manager) 2007-Present
- Ameritrade (Registered Representative) 2005

Yvonne Reyes is a Portfolio Manager with WNB Private Client Services. She works closely with Managing Partner Mickey Cargile in order to implement sound investment strategies for WNB PCS clients. She believes in the company's prudent method of investing.

Yvonne is a native of West Texas. She is a wife and mother of three and somehow still finds time to volunteer in the community. She is active through organization such as the Junior League of Midland, Uptown Business and Professional Club & the Permian Toastmaster. Yvonne currently sits on the Casa de Amigos Board of Directors.

Additional Compensation: None

Supervision:

Yvonne Reyes is supervised by Mickey Cargile, Managing Partner. He reviews Yvonne's work through frequent office interactions as well as remote interactions. He also reviews Yvonne's activities through our client relationship management system and review of client communications.

Mickey Cargile's contact information: 432-617-1394 or MICKEY@WNBPCS.COM

Charles Ross (Charlie) Gaines, Jr.

Portfolio Manager

Year of Birth: 1950

Educational Background:

- University of Texas BBA Accounting 1972
- CPA

Business Experience:

- WNB Private Client Services (Portfolio Manager) 2004-Present
- Bank of America (Registered Representative) 2001-2003
- Ability Financial & Fidelity Mortgage (Vice President) 1997-2001
- Home Trust Co (Manager) 1990-1997

Other Business Activities: Prepares Tax Returns.

Charlie Gaines is a Tax/Accounting Consultant with WNB Private Client Services. He graduated from the University of Texas at Austin in 1972 with a BBA in Accounting and is a Certified Public Accountant. Charlie's experience includes establishing and managing his own practice. He has worked in the banking industry since 1990 as a lender and as a Private Client Services relationship manager. Charlie is a native West Texan and is an active board member of several local charities.

Charlie is an Investment Advisory Representative with WNB Private Client Services. He is also an independent licensed insurance agent and offers life insurance and annuities through many highly rated insurance companies.

Additional Compensation: None

Supervision:

Charlie is supervised by Mickey Cargile, Managing Partner. He reviews Charlie's work through frequent office interactions as well as remote interactions. He also reviews Charlie's activities through our client relationship management system and review of client communications.

Mickey Cargile's contact information: 432-617-1394 or MICKEY@WNBPCS.COM