

WesBanco Securities, Inc. Business Continuity Planning

WesBanco Securities, Inc. 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.

Contacting Us –If after a significant business disruption you cannot contact us through normal channels, you should call our alternative numbers: 304-231-1200 or 800-368-3369. If you cannot access us through either of those means, you should contact our clearing firm, Pershing LLC http://www.pershing.com/customer_support.html for instructions on how to receive prompt access to funds and securities, enter orders and process other trade-related, cash, and security transfer transactions for your brokerage account. Accounts held directly with a mutual fund or insurance company should use the phone number found on your most recent statement.

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. 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 back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with clients, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our clients prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, Pershing, LLC, and any mutual fund or insurance companies that we deal with, backs up our important records. 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 our clearing firm, mutual fund and insurance companies that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions 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 48 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 to conduct business, and notify you through our customer emergency number, 304-231-1200 with 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.

For more information – If you have questions about our business continuity planning, you can contact us at 304-231-1200 or rwilson@wesbanco.com.



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...about a broker's experience. **BrokerCheck** provides an overview of a broker's work history, as well as brokerage firm history.

...about what a broker or brokerage firm is able to do. Brokers and investment advisers are qualified to perform certain tasks for clients, based on the exams they have passed and state licenses they hold. Generally speaking, individuals and firms must register in each state where they have customers.

While there's a lot that BrokerCheck can tell you, there are some things it can't.

It doesn't provide opinions or recommendations about brokers and firms. It can't tell you if someone is a "good" broker or how well your money will be managed. Also, some information is removed after a certain time. Such as bankruptcies over 10 years old.

WHERE BROKERCHECK INFORMATION COMES FROM

BrokerCheck information comes from FINRA's Central Registration Depository (CRD®). Information in the CRD database is obtained through forms that brokers, brokerage firms and regulators complete as part of the securities industry registration and licensing process. Information about investment adviser firms and representatives comes from the SEC's Investment Adviser Registration Depository database.

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