

OLD DOMINION

CAPITAL MANAGEMENT



FORM ADV, PART 3 – CLIENT RELATIONSHIP SUMMARY Effective October 1, 2021

Old Dominion Capital Management (“ODCM,” “we” or the “Firm”) is a division of Dixon, Hubard, Feinour & Brown, Inc., a firm registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services differ, and it is important for the retail investor to understand the differences. Free and simple tools are available for you to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

The Firm offers investment advisory services to retail investors. This includes investment management services and comprehensive financial planning services. A full description of our investment advisory services can be found in the Firm’s disclosure brochure, which is prepared in accordance with SEC Form ADV, Part 2A (the “Brochure”). The Brochure is available on the Firm’s website at www.odcm.com.

The Firm charges a minimum annual fee of \$6,000 for investment management services. The Firm has discretionary authority with regard to its investment management services. This means that we are granted authority to make trades in client accounts without obtaining the client’s consent prior to trading. There are no limitations on the types of investments that can be made on your behalf unless specified by you in writing to ODCM. The Firm’s investment management services include the selection of securities for client investment portfolios and the ongoing monitoring and management of client accounts. These services also include a formal review that is conducted with clients at least annually.

The Firm’s financial planning services include recommendations regarding securities and other investments. The financial plans prepared by ODCM are personalized for clients and can include one or more of the following: investment analysis and planning, insurance analysis, retirement planning, business and personal financial planning, and distribution strategy and analysis.

Questions you may want to discuss with your financial professional

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

Fees for investment management services are based on assets under management. These fees are calculated based on the fair market value of your assets under management on the last business day of each quarter. Fees are charged in advance and are payable at the beginning of each calendar quarterly billing period. Fees paid to ODCM are separate and distinct from the fees and expenses charged by mutual funds and exchange-traded funds to their shareholders. Financial planning and pension consulting services are made available at no additional charge.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Fees and costs related to our investment advisory services are more described in more detail in the Firm’s Brochure.

The impact of fees and costs on investments

We are prepared to address the following regarding fees and costs:

- Help me understand how these fees and costs might affect my investments.
- If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Services Provided to Us by the Custodian of Your Assets. Certain services are provided to us by the custodian that we use to maintain custody of your account assets. The availability of these services benefits us because we do not have to produce or purchase them. The client asset threshold required to receive these services may give us an incentive to require you to maintain your account with this custodian. We believe, however, that our selection of this custodian is in the best interests of our clients.

How might your conflicts of interest affect me, and how will you address them?

The more assets that are in your managed advisory account, the more you will pay in fees although the rate paid may decline. The Firm may therefore have an incentive to encourage you to increase the assets in your account. As a registered investment adviser, and as a fiduciary to our clients, ODCM has a duty of loyalty and to always act in utmost good faith, place our clients' interests first and foremost and to make full and fair disclosure of all material facts pertaining to potential or actual conflicts of interest. For more information regarding how the Firm addresses conflicts of interest, please see the Firm Brochure.

How do your financial professionals make money?

Our financial professionals receive some or all of the following compensation: salary, performance bonus, percentage of the first year's investment advisory fees that the Firm earns from their provision of investment advisory services to clients, and profit sharing for the Firm.

Do you or your financial professionals have a legal or disciplinary history?

No, neither the Firm nor its financial professionals have legal or disciplinary history requiring us to provide disclosure in this section. You may visit Investor.gov/CRS, which provides a free and simple search tool to research the Firm and its financial professionals. You should feel free to ask your financial professional the following questions regarding disciplinary history:

- As a financial professional, do you have any disciplinary history?
- For what type of conduct?

Additional information

Additional information about the Firm can be obtained by (i) going to www.adviserinfo.sec.gov, or (ii) contacting the Firm by telephone at (434) 977-1550 or by email at info@odcm.com.

Contact Person

Who is my primary contact person? Is he or she a representative of ODCM? Who can I talk to if I have concerns about how this person is treating me?

Your primary contact is Dawn Heneberry, Managing Director of ODCM and an investment adviser representative. If you have any concerns about ODCM or would like to request a copy of our Client Relationship Summary or our Brochure, please contact our Chief Compliance Officer, Maurée Barrett by telephone at (434) 977-1550 or by email at info@odcm.com.