JACOBI
CAPITAL MANAGEMENT

John B. McCarthy

INDIVIDUAL CRD #4344753

JACOBI CAPITAL MANAGEMENT LLC

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WILKES BARRE PA 18702

(570) 826-1801

www.jacobicapital.com

CRD # 147663

March 30, 2018

Form ADV, Part 2B; This Brochure Supplement, as required by the Investment Advisers Act of 1940, provides information about John B. McCarthy which supplements the Jacobi Capital Management LLC Form ADV, Part 2A Disclosure Brochure. You should have received a copy of the Brochure.

This brochure supplement provides information about the qualifications and business practices of Jacobi Capital Management LLC ("JCM"). If you have any questions about the contents of this brochure, please contact us at (570) 826-1801. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any State Securities Authority.

Additional information about John B. McCarthy and Jacobi Capital Management is available on the SEC's website at www.adviserinfo.sec.gov (click on the link, select "investment advisor representative" and type in the associated person's name or select "investment adviser firm" and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV or background information on the associated person.

Educational Background and Business Experience

John B. McCarthy, born 1961, graduated from Villanova University, in Villanova, Pennsylvania, with a Bachelor of Science in Accounting, 1984. John joined Jacobi Capital Management as an Investment Advisor Representative in October 2015. He also joined LPL Financial Corp as a Registered Representative in October 2015. Prior, he was employed with Wyoming Valley Motors as a Sales Advisor from April, 2014 through October, 2015, and as a Personal Wealth Advisor with Wilmington Trust, from May, 2004 through March, 2014.

Disciplinary Information

Jacobi Capital Management LLC is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each associated person providing investment advice.

There are no disclosures to mention for John.

Outside Business Activities

Aside from his work with Jacobi Capital Management, John maintains status as a Registered Representative with LPL Financial Corp. This activity may generate additional compensation for him. Any commissions or compensation from this activity is separate from any investment advisory fees charged through JCM. This outside business activity consists of less than 50% of his time per year.

Other than what is discussed above, John is not actively engaged in any other investment-related business or occupation, nor does he have an application pending to register as a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA.

The receipt of additional compensation from LPL may give John incentive to recommend investment products based on the compensation received, rather than on your investment needs. To address this, disclosure is made to the client at the time a brokerage account is opened through LPL, identifying the nature of the transaction or relationship, the role to be played by John, and any compensation (e.g., commissions, 12b-1 fees) to be paid by the client and/or received by John.

Additionally, other than what is discussed above, he is not actively engaged in any other business activity or activities that provide a substantial source of income or involve a substantial amount of time.

Additional Compensation

John receives no economic benefit, including sales awards, other prizes, and any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts, for providing advisory services.

Other Business Names

Jacobi Capital Management LLC also conducts business under the name of Jacobi Wealth Advisors.

Other Office Locations

Jacobi Capital Management LLC and Jacobi Wealth Advisors also have offices located at 1055 Westlakes Drive, Ste 135, Berwyn, PA 19312 and 66 East Tioga Street, Ste 3, Tunkhannock, PA 18657.

Other Websites

Jacobi Wealth Advisors also has a website, which can be found at www.jacobiwealth.com.

Supervision

Jacobi Capital Management LLC has adopted and periodically updates their Policies & Procedures Manual, which outlines for each associated person or employee the various rules and regulations they are required to adhere to. JCM has appointed a Chief Compliance Officer who reviews and monitors associated persons and employee activity with respect to the rules and regulations. In addition, JCM has adopted a Code of Ethics that requires each employee to act in the best interest of clients at all times. Annually, each associated person and employee are asked to recertify their commitment to this Code of Ethics. Should you have any questions related to these activities, please contact April L. Vinciarelli, Chief Compliance Officer, at (570)826-1801.

Jacobi Capital Management also retains a third party compliance consultant to assist in oversight and adherence to regulations.