

Item 1 Cover Page

A.

Timothy D. Calkins, CFA®

Nottingham Advisors, Inc.

ADV Part 2B, Brochure Supplement
Dated August 28, 2025

Contact: Karen Washbon, Chief Compliance Officer
100 Corporate Parkway, Suite 338
Buffalo, New York 14226

B.

This Brochure Supplement provides information about Timothy D. Calkins that supplements the Nottingham Advisors, Inc. Brochure; you should have received a copy of that Brochure. Please contact Karen Washbon, Chief Compliance Officer, if you did *not* receive Nottingham Advisors, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Timothy D. Calkins is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Timothy D. Calkins was born in 1978. Mr. Calkins graduated from Canisius College with a Bachelor's degree in Finance. Mr. Calkins has been an investment adviser representative and Co-Chief Investment Officer of Nottingham Advisors, Inc. since September 2017. From July 2002 through August 2017, Mr. Calkins was a Senior Fixed Income Strategist with QCI Asset Management.

Mr. Calkins is a CFA® Charterholder. CFA® designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 190,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour

examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA[®] Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA[®] charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA[®] Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA[®] charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Calkin's annual compensation is based, in part, on the amount of assets under management that Mr. Calkin introduces to the Registrant and the number of clients that Mr. Calkin introduces to the Registrant. Accordingly, Mr. Calkin has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Karen Washbon, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Washbon at (716) 633-3800.

Item 1 Cover Page

A.

Nicholas S. DiRienzo, CFA®

Nottingham Advisors, Inc.

ADV Part 2B, Brochure Supplement
Dated August 28, 2025

Contact: Karen Washbon, Chief Compliance Officer
100 Corporate Parkway, Suite 338
Buffalo, New York 14226

B.

This Brochure Supplement provides information about Nicholas S. DiRienzo that supplements the Nottingham Advisors, Inc. Brochure; you should have received a copy of that Brochure. Please contact Karen Washbon, Chief Compliance Officer, if you did *not* receive Nottingham Advisors, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Nicholas S. DiRienzo is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Nicholas S. DiRienzo was born in 1989. Mr. DiRienzo graduated from State University of New York at Oswego with a Bachelor of Business Administration and Management degree with a concentration in Finance and minor in Economics. Mr. DiRienzo has been an investment adviser representative and Chief Compliance Officer of Nottingham Advisors, Inc. since March 2020. From February 2019 through March 2020, Mr. DiRienzo was an Investment Compliance Analyst with Manulife Asset Management. From December 2018 through February 2019, Mr. DiRienzo was a Financial Reporting Manager with State Street Corporation.

Mr. DiRienzo is a CFA® Charterholder. CFA® designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 190,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour

examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA[®] Charterholders to:

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The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. DiRienzo's annual compensation is based, in part, on the amount of assets under management that Mr. DiRienzo introduces to the Registrant and the number of clients that Mr. DiRienzo introduces to the Registrant. Accordingly, Mr. DiRienzo has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

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Item 1 Cover Page

A.

Matthew J. Krajna, CFA[®]

Nottingham Advisors, Inc.

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Dated August 28, 2025

Contact: Karen Washbon, Chief Compliance Officer
100 Corporate Parkway, Suite 338
Buffalo, New York 14226

B.

This Brochure Supplement provides information about Matthew J. Krajna that supplements the Nottingham Advisors, Inc. Brochure; you should have received a copy of that Brochure. Please contact Karen Washbon, Chief Compliance Officer, if you did *not* receive Nottingham Advisors, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew J. Krajna is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Matthew J. Krajna was born in 1989. Mr. Krajna graduated from Canisius College with a Bachelor's degree in Finance/Accounting/Accounting Information Systems and an MBA. Mr. Krajna has been an investment adviser representative and Director of Equity Research of Nottingham Advisors, Inc. since May 2012.

Mr. Krajna is a CFA[®] Charterholder. CFA[®] designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst[®] (CFA[®]) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

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CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

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Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Krajna's annual compensation is based, in part, on the amount of assets under management that Mr. Krajna introduces to the Registrant and the number of clients that Mr. Krajna introduces to the Registrant. Accordingly, Mr. Krajna has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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Item 1 Cover Page

A.

Michael J. Skrzypczyk, CFA[®]

Nottingham Advisors, Inc.

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Dated August 28, 2025

Contact: Karen Washbon, Chief Compliance Officer
100 Corporate Parkway, Suite 338
Buffalo, New York 14226

B.

This Brochure Supplement provides information about Michael J. Skrzypczyk that supplements the Nottingham Advisors, Inc. Brochure; you should have received a copy of that Brochure. Please contact Karen Washbon, Chief Compliance Officer, if you did *not* receive Nottingham Advisors, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael J. Skrzypczyk is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Michael J. Skrzypczyk was born in 1995. Mr. Skrzypczyk graduated from the State University of New York at Geneseo with a Bachelor's degree in Economics and minor in Math. Mr. Skrzypczyk has been a Senior Portfolio Manager of Nottingham Advisors, Inc. since June 2017.

Mr. Skrzypczyk is a CFA[®] Charterholder. CFA[®] designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst[®] (CFA[®]) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

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Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Skrzypczyk's annual compensation is based, in part, on the amount of assets under management that Mr. Skrzypczyk introduces to the Registrant and the number of clients that Mr. Skrzypczyk introduces to the Registrant. Accordingly, Mr. Skrzypczyk has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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Item 1 Cover Page

A.

Conner J. Gyllenhammer, CFA®

Nottingham Advisors, Inc.

ADV Part 2B, Brochure Supplement
Dated August 28, 2025

Contact: Karen Washbon, Chief Compliance Officer
100 Corporate Parkway, Suite 338
Buffalo, New York 14226

B.

This Brochure Supplement provides information about Conner J. Gyllenhammer that supplements the Nottingham Advisors, Inc. Brochure; you should have received a copy of that Brochure. Please contact Karen Washbon, Chief Compliance Officer, if you did *not* receive Nottingham Advisors, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Conner J. Gyllenhammer is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Conner J. Gyllenhammer was born in 1996. Mr. Gyllenhammer graduated from the State University of New York at Geneseo with a Bachelor of Science degree in Business Administration and Finance. Mr. Gyllenhammer has been an Associate Portfolio Manager of Nottingham Advisors, Inc. since May 2022. From October 2021 through April 2022, Mr. Gyllenhammer was an Associate with SC Parker. From May 2017 through October 2021, Mr. Gyllenhammer was a Senior Pricing Specialist with HSBC Bank.

Mr. Gyllenhammer is a CFA® Charterholder. CFA® designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

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The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Gyllenhammer's annual compensation is based, in part, on the amount of assets under management that Mr. Gyllenhammer introduces to the Registrant and the number of clients that Mr. Gyllenhammer introduces to the Registrant. Accordingly, Mr. Gyllenhammer has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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Item 1 Cover Page

A.

Charles J. Perrillo, CFP®

Nottingham Advisors, Inc.

ADV Part 2B, Brochure Supplement
Dated August 28, 2025

Contact: Karen Washbon, Chief Compliance Officer
100 Corporate Parkway, Suite 338
Buffalo, New York 14226

B.

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Additional information about Charles J. Perrillo is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Charles J. Perrillo was born in 1961. Mr. Perrillo graduated from SUNY Albany in 1983, with a Bachelor of Arts degree in English. In 1992, Mr. Perrillo earned his Master of Business Administration degree, from Russell Sage. Mr. Perrillo has been the President of Nottingham Advisors, Inc. since August 2025. From April 2011 to August 2025, Mr. Perrillo was a Senior Vice President and Chief Investment Officer of Community Bank NA.

Mr. Perrillo is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Perrillo's annual compensation is based, in part, on the amount of assets under management that Mr. Perrillo introduces to the Registrant and the number of clients that Mr. Perrillo introduces to the Registrant. Accordingly, Mr. Perrillo has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

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A.

Kristopher A. Hacker, CFA®

Nottingham Advisors, Inc.

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Additional information about Kristopher A. Hacker is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Kristopher A. Hacker was born in 1984. Mr. Hacker graduated from Drexel University in 2007, with a Bachelor of Science degree in Business. In 2020, Mr. Hacker earned his Master of Science degree in Finance and Master of Business Administration degree, both from Northeastern University. Mr. Hacker has been an investment advisor representative of Nottingham Advisors, Inc. since September 2025. Mr. Hacker has also been an Equity Strategist with Community Bank NA since April 2023.

Mr. Hacker is a CFA® Charterholder. CFA® designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 190,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. Bank Affiliation

Mr. Hacker is the Chief Equity Officer of Community Bank NA, an affiliated bank. Mr. Hacker may recommend Nottingham Advisors, LLC to certain clients in need of specialty services.

- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Hacker's annual compensation is based, in part, on the amount of assets under management that Mr. Hacker introduces to the Registrant and the number of clients that Mr. Hacker introduces to the Registrant. Accordingly, Mr. Hacker has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Karen Washbon, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Washbon at (716) 633-3800.

Item 1 Cover Page

A.

Karissa A. McDonough, CFA®

Nottingham Advisors, Inc.

ADV Part 2B, Brochure Supplement
Dated August 28, 2025

Contact: Karen Washbon, Chief Compliance Officer
100 Corporate Parkway, Suite 338
Buffalo, New York 14226

B.

This Brochure Supplement provides information about Karissa A. McDonough that supplements the Nottingham Advisors, Inc. Brochure; you should have received a copy of that Brochure. Please contact Karen Washbon, Chief Compliance Officer, if you did *not* receive Nottingham Advisors, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Karissa A. McDonough is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Karissa A. McDonough was born in 1975. Ms. McDonough graduated from the University of Chicago in 1995, with a Bachelor of Arts degree in Political Science. Ms. McDonough has been an investment advisor representative of Nottingham Advisors, Inc. since September 2025. Ms. McDonough has also been a Senior Vice President, Fixed Income Strategist with Community Bank NA since August 2021. From July 2009 to August 2021, Ms. McDonough was a Fixed Income Strategist with People's United Bank/M&T Bank.

Ms. McDonough is a CFA® Charterholder. CFA® designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 190,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

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Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. Bank Affiliation

Ms. McDonough is a Fixed Income Strategist of Community Bank NA, an affiliated bank. Ms. McDonough may recommend Nottingham Advisors, LLC to certain clients in need of specialty services.

- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Ms. McDonough's annual compensation is based, in part, on the amount of assets under management that Ms. McDonough introduces to the Registrant and the number of clients that Ms. McDonough introduces to the Registrant. Accordingly, Ms. McDonough has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Karen Washbon, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Washbon at (716) 633-3800.

Item 1 Cover Page

A.

Adam C. Niebanck, CFP®

Nottingham Advisors, Inc.

ADV Part 2B, Brochure Supplement
Dated August 28, 2025

Contact: Karen Washbon, Chief Compliance Officer
100 Corporate Parkway, Suite 338
Buffalo, New York 14226

B.

This Brochure Supplement provides information about Adam C. Niebanck that supplements the Nottingham Advisors, Inc. Brochure; you should have received a copy of that Brochure. Please contact Karen Washbon, Chief Compliance Officer, if you did *not* receive Nottingham Advisors, Inc.’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Adam C. Niebanck is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Adam C. Niebanck was born in 1965. Mr. Niebanck graduated from Pace University in 1992, with a Bachelor of Arts degree in Political Science/Business. Mr. Niebanck has been an investment advisor representative of Nottingham Advisors, Inc. since September 2025. Mr. Niebanck has also been a Vice President and Senior Portfolio Manager with Community Bank NA since October 2010.

Mr. Niebanck is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. Bank Affiliation

Mr. Niebanck is a Senior Portfolio Manager of Community Bank NA, an affiliated bank. Mr. Niebanck may recommend Nottingham Advisors, LLC to certain clients in need of specialty services.

- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Niebanck's annual compensation is based, in part, on the amount of assets under management that Mr. Niebanck introduces to the Registrant and the number of clients that Mr. Niebanck introduces to the Registrant. Accordingly, Mr. Niebanck has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

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