

# FACTS

## WHAT DOES UNITED BANCORP, INC. DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and account balances</li> <li>■ payment history and transactions history</li> <li>■ overdraft history and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons United Bancorp, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does United Bancorp share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	Not Applicable
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	Not Applicable
<b>For nonaffiliates to market to you</b>	No	Not Applicable

<b>Questions?</b>	Call 888-275-5566 ext.or go to 7347 or notify us by email at <a href="mailto:privacy@thecitizensbank.com">privacy@thecitizensbank.com</a>
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## Who we are

### Who is providing this notice?

United Bancorp, Inc., the holding company  
(see Affiliates)

## What we do

### How does United Bancorp, Inc. protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

To further protect your information, we restrict employee access to customer information to those who have a business need.

### How does United Bancorp, Inc. collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your debit card

We also collect your personal information from others such as credit bureaus, our affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include The Citizens Savings Bank (Trade names are The Citizens Bank, a division of The Citizens Savings Bank and The Community Bank, a division of The Citizens Savings Bank)*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *We do not share with nonaffiliates so that they can market to you.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *We may jointly market with our brokerage division. Non-public information is not disclosed unless expressly authorized by customer.*

## Other important information