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UNB Bank

Privacy

FACTS	WHAT DOES UNB DO WITH YOUR PERSONAL INFORMATION?		
Why?	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.		
What?	<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">▪ Social Security number and income▪ payment history and credit history▪ credit scores and employment information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
How?	<p>All financial companies need to share customers’ personal information to run their everyday business.</p> <p>In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons UNB chooses to share; and whether you can limit this sharing.</p>		
Reasons we can share your personal information		Does UNB share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes to offer our products and services to you		No	We don’t share
For joint marketing with other financial companies		No	We don’t share
For our affiliates’ everyday business purposes information about your transactions and experiences		No	We don’t share
For our affiliates’ everyday business purposes information about your creditworthiness		No	We don’t share
For non affiliates to market to you		No	We don’t share
Questions?	Call 570-339-1040 or 1-888-337-7591 or go to www.unbmountcarmel.com		
What we do			
How does UNB 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. Access to personally identifiable financial information is limited to employees with a specific business reason for		

	utilizing this data. Employees are educated about the importance of maintaining confidentiality and privacy.
How does UNB collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or pay your bills ■ apply for a loan or use your credit or debit card ■ show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> ■ <i>UNB has no affiliates</i>
Non affiliates	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> ■ <i>UNB does not share with non affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>UNB doesn't jointly market.</i>

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