



Union Center

UNION CENTER NATIONAL BANK
Heart Smart Banking™

2455 Morris Avenue Union, NJ 07083 • 908.688.9500 • FAX 908.687.0554

Protecting your privacy is important to Union Center National Bank and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all Union Center National Bank employees for collection, use, retention and security of non-public personal information.

What we 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Income
- Credit History and Employment Information
- Account Transaction and Checking Account Information

When you are no longer our customer, we continue to share your information as described in this notice.

How?

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 Union Center National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your Personal Information	Does Union Center National Bank 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	YES	NO
For joint marketing with other financial companies	NO	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	N/A
For our affiliates to market to you	NO	N/A
For non affiliates to market to you	NO	N/A



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Who we are	
Who is providing this notice?	Union Center National Bank
What we do	
How does Union Center National Bank 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.
How does Union Center National Bank collect my personal information?	We collect your personal information, for example when you: • Open an account or deposit money • Apply for a loan or use your debit card • Show us your Driver's License
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 non affiliates to market to you State law 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. • Center Bancorp, Inc., Center Financial Group
Non affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • N/A
Joint marketing	A formal agreement between non affiliated financial companies that together market financial products or services to you. • N/A

If you have any questions about this privacy policy please call 1.800.UN.CENTER, email us at info@ucnb.com or write:

Union Center National Bank
Attn. Compliance Dept.
2455 Morris Avenue
Union, NJ 07083