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Privacy Policy

Rev. 01/2011

FACTS

WHAT DOES UNION NATIONAL BANK & TRUST CO. 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
- account balances and payment history
- credit history and assets

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 customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons

Reasons we can share your personal information

Does Union National Bank & Trust Co. 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 our affiliates to market to you

No

We don't share

For nonaffiliates to market to you

No

We don't share

Questions? Call (608)269-6737 or go to www.unbsparta.com

Who we are

Who is providing this notice? Union National Bank & Trust Co.

What we do

How does Union National Bank & Trust Co. 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 National Bank & Trust Co. collect my personal information?

We collect your personal information, for example, when you

- open an account or use your debit or credit card
- apply for a loan or deposit money
- make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, 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 about your purposes--information creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

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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.

- *Union National Bank & Trust Co. has no affiliates.*

Nonaffiliates

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

- *Union National Bank & Trust Co. does not share with nonaffiliates so they can market to you.*

Joint marketing

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

- *Union National Bank & Trust Co. doesn't jointly market.*

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