

FACTS

What Does United Bank & Trust 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, name, address, and income
- Account balances, payment history, and overdraft history
- Credit history and credit worthiness

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 clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons United Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does United 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	Yes
For joint marketing with other financial companies such as credit card offers	Yes	Yes
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	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 888.423.8373
- Visit us online: www.ubat.com/privacy
- Visit your local United banking office

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 888.423.8373 or go to www.ubat.com/privacy

Who we are

Who is providing this notice?	The United Bancorp, Inc. family of companies including United Bank & Trust, United Bank & Trust – Insurance Agency, and United Structured Finance Company.
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What we do

How does United Bank & Trust protect my personal information?	<p>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.</p> <p>We restrict access to your personal and account information to those co-workers who need to know that information to complete transactions you request and provide products or services to you.</p>
How does United Bank & Trust 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 perform transactions ■ apply for a loan or use your credit or debit card ■ seek advice about your investments <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account or in your household (or at the same street address).

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include United Bank & Trust, United Bank & Trust – Insurance Agency, and United Structured Finance Company</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>United Bank & Trust does not share with non-affiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include companies such as credit card providers</i>

Other Important Information: Online Privacy & Security

United is committed to protecting the privacy of our clients and online visitors. While we do not gather information on visitors to our web site – except through the use of online forms – we may use "cookies" to help us understand how visitors use our site. Cookies do not store any personal or account information, and cannot be read by any other website you may visit. Cookies are not known to transmit viruses or otherwise harm your computer. More information regarding cookies may be found in the Help section of your browser. No client or online visitor information is ever shared outside of the Bank.