

FACTS**WHAT DOES UNITED LABOR BANK, F.S.B. 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 ■ Account Balances and Payment History ■ Credit History and Credit Scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 United Labor Bank F.S.B. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does United Labor 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	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

Questions?	Call 510-567-6949 or go to www.laborbank.com
-------------------	---

Who we are

Who is providing this notice?

UNITED LABOR BANK, F.S.B.

What we do

How does United Labor 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.

We train our employees of their responsibility to protect the confidentiality of customer information.

How does United Labor Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan.
- pay your bills or deposit money.
- conduct bank transactions.

We also gather information to comply with laws and regulations that govern the Financial Services Industry.

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.

- United Labor Bank does not share information with it's affiliates.

Nonaffiliates

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

- United Labor Bank does not share or sell personal information to non-affiliates for marketing purposes.

Joint marketing

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

- There are no formal agreements between United Labor Bank and non affiliated companies to market products to you.

Other important information

We at United Labor Bank, believe that as your Banker, we have a primary obligation to protect the sanctity and privacy of your accounts with us. We do not share any non-public personal information except as permitted by law.

This policy defines United Labor Bank's commitment to protecting the privacy of our customers. We recognize our obligation is to keep the information our customers entrust to us secure and confidential.

United Labor Bank will mail an annual privacy disclosure to all customers, which will serve as a reminder of our commitment to your financial privacy.