| FACTS | WHAT DOES USB 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 • Transaction history • Account Balances • Overdraft history • Payment History • Account transactions When you are <i>no longer</i> 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 USB chooses to share and whether you can limit this sharing. | | |
| Reasons we can share your personal information | | Does United State 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 | | | |
| such as to proce respond to court | ess your transactions, maintain your account(s), | YES | NO |
| such as to proce respond to court bureaus For our marketin | ess your transactions, maintain your account(s), orders and legal investigations, or report to credit | YES NO | NO We don't share |
| such as to proce respond to court bureaus For our marketin to offer our produ | ess your transactions, maintain your account(s), orders and legal investigations, or report to credit ng purposes- | | |
| such as to proceed respond to court bureaus For our marketin to offer our produ For joint market For our affiliates | ess your transactions, maintain your account(s), orders and legal investigations, or report to credit ng purposes- icts and services to you | NO | We don't share |
| such as to proceed respond to court bureaus For our marketin to offer our produ For joint marketin For our affiliates information about For our affiliates | ess your transactions, maintain your account(s), orders and legal investigations, or report to credit ng purposes- icts and services to you ing with other financial companies ' everyday business purposes- | NO | We don't share We don't share |

Questions?

Call toll-free 866-671-4148 or go to www.usb1.com

 Who we are

 Who is providing this notice?
 USB means United State Bank.

 What we do

 How does USB protect my 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does USB collect my personal We collect your personal information, for example, when you information? Open an account or deposit money Give us your income information Apply for a loan Provide account information 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 purpose-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. USB does not share with our affiliates. Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. USB does not share with nonaffiliates so they can market to you. A formal agreement between nonaffiliated financial companies that together market financial Joint Marketing products or services to you. USB doesn't jointly market.

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal informatino about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Customers. We will not share personal information fwith nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorizaton.