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Privacy

Mission Statement: Privacy and Confidentiality

At Utah Independent Bank, the basis of each customer relationship is trust. You have chosen to do business with Utah Independent Bank, and we are obligated to honor that relationship with great care, beginning with the information you have chosen to share with us. We believe that your privacy should not be compromised. At the same time, we want to offer you the array of financial products and services you need to accomplish your financial goals. We believe we can do both through the privacy policy outlined below.

Utah Independent Bank

Notice of Privacy Practices

FACTS

WHAT DOES UTAH INDEPENDENT BANK 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 employment
- ▶ payment history and overdraft history
- ▶ assets and income

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 First Security chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UIB 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	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

		Share
For nonaffiliates to market to you	No	We don't share

Questions?	Call: 435-529-7459
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What We Do

How does UIB 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 UIB collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▶ apply for a loan or open an account ▶ make a wire transfer or show your driver's license ▶ show your government issued ID
Why can't I limit all sharing?	Federal law gives you the right to limit only <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

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▶ <i>UIB has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▶ <i>UIB does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▶ <i>UIB doesn't jointly market.</i>



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