

FACTS**WHAT DOES UNIVERSITY 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 Income
- Transaction History and Credit History
- Credit Scores and Employment Information
- Contact Information (e.g., name, sex, age, date of birth, email address, mailing address, telephone number, driver's license, passport, and/or other government issued ID numbers)

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 **University Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does University 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	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 non-affiliates to market to you	No	We don't share

Questions?

Call Toll-Free 800-368-7987 or go to www.university-bank.com/contact-us.

Who we are

Who is providing this notice?

University Bank
2015 Washtenaw Ave Ann Arbor, MI 48104

What we do

How does University 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.

Furthermore, annual information security training is provided to all employees.

How does University Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Give us your income or provide employment information
- Provide your mortgage information
- Give us your contact information

We may also collect your personal information from other companies.

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 non-affiliates 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.

- *University Bank does not share information with our affiliates.*

Non-affiliates

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

- *University Bank does not share information with non-affiliates.*

Joint marketing

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

- *University Bank does not participate in joint marketing.*

Other important information

State law – You may have other privacy protections under state laws; we will comply with all applicable state laws with regard to our information sharing practices. We don't allow unauthorized publishing or disclosure of people's non-public contact information.

•**California residents only** - In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law. For details on the privacy rights of California residents, you can request a copy of the California Privacy Rights Act (CPRA) Policy by sending an email to information@university-bank.com, by writing us at University Bank 2015 Washtenaw Ave Ann Arbor, MI 48104; or by calling us at 1-800-368-7987.

•**Nevada residents only** - We are providing you this notice under state law. You may be placed on our internal Do Not Call List by following the directions in the To limit our sharing section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: aginfo@ag.nv.gov. For further information contact: University Bank 2015 Washtenaw Ave Ann Arbor, MI 48104; Phone number: 1-800-368-7987 or go to our website www.university-bank.com/contact-us.

•**New Mexico and North Dakota residents only** - Per state law, we have automatically opted you out of the sharing of your information.

•**Vermont residents only** – In accordance with state law, we obtain your consent before accessing your credit report and use it only for the purpose for which you consented. We do not share your health and medical information, except to process transactions or to provide services made in connection with an insurance transaction that you have initiated.