



Consumer Online Privacy Policy

University Bank, Member FDIC, (“we”) respects your desire for privacy and is committed to maintaining the confidentiality of your personal financial information. This document outlines our privacy policy for consumer visitors to our website. If you are a consumer who has a continuing relationship with us, please see our Privacy Notice for additional details about our treatment of your personal information.

Our Collection of Information About You. We may collect nonpublic personal information about you in order to understand your needs, administer our business, process transactions, and provide you with products and services. We obtain nonpublic personal information about you from the following sources when you request or obtain services from us:

- Information we receive from you on applications or other forms (such as your name, address, social security number, assets and income);
- Information about your transactions with us or others (such as your account balance, payment history, parties to transactions, and credit usage); and
- Information we receive from a consumer reporting agency (such as your creditworthiness and credit history).

Our Disclosure of That Information. We may disclose information about you, your accounts and transactions: (a) where it is necessary or helpful to effect, process or confirm your transactions; (b) to verify the existence, history and condition of your account for credit reporting agencies; (c) to comply with legal process, such as subpoenas and court orders; (d) to law enforcement authorities if we believe a crime has been committed; (e) if you give us your consent; and (f) as otherwise permitted by law.

We do not disclose nonpublic personal information about our current or former customers to others, except as set forth in our [Privacy Notice](#).

Online Activity and Advertising. We and our third-party service providers may collect non-personally identifiable information for online behavioral advertising to provide targeted display advertisements. Such information may include non-personally identifiable information through the use of Cookies and a pixel tag. Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. Cookies allow us to collect information such as browser type, time spent on the Site, pages visited, language preferences, and your relationship with us. You can refuse to accept these cookies and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. To learn about online behavioral advertising or to opt-out of this type of advertising, please visit www.networkadvertising.org.

State Rights. Depending on where you live, you may have additional privacy protections under some state laws. For example, certain state laws may restrict the types of information we may disclose about you, limit the parties with whom we may share such information, or require us to provide you with additional notices or opt-out rights. We will comply with applicable state laws before sharing nonpublic personal information about you.

Maintaining Accurate Information. We have procedures in place that help us to maintain the accuracy of the personally identifiable information that we collect. Please contact us at **800.368.7987**, if you believe that our information about you is incomplete, out-of-date, or incorrect.

Information Security. We restrict access to nonpublic personal information about you to those employees who have a need to know such information (e.g., to process your transactions or provide services to you). We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Links to Other Websites. Our website may feature links to third party websites that offer goods, services, or information. Some of these sites may appear as windows-within-windows at this site. When you click on one of these links, you will be leaving our site and will no longer be subject to this policy. We are not responsible for the information collection practices of the other websites that you visit and urge you to review their privacy policies before you provide them with any personally identifiable information. Third party sites may collect and use information about you in a way that is different from this policy.

Services and Advertisements by Third Parties. Third parties may offer services from time to time at our website. If you provide them with information, their use of that information will be subject to their privacy policy, if any, and will not be subject to this policy. If you accept third party goods or services advertised at our website, the third party may be able to identify that you have a relationship with us (e.g., if the offer was only made through our site).

Minors. We feel strongly about protecting the privacy of children and teenagers. As such, we do not knowingly collect personally identifiable information from minors through our website.

Changes to this Policy. We may add to, delete, or change the terms of this Consumer Online Privacy Policy from time to time by sending you a notice or posting a notice of the change (or an amended Consumer Online Privacy Policy) at this website. If required by law, we will send you a notice of the change. Your continued use of our website or any online service following notification will constitute your agreement to the revised Consumer Online Privacy Policy.

Questions. If you have any questions regarding this Consumer Online Privacy Policy, you can call us at **800.368.7987**.