

# UNITED SAVINGS BANK PRIVACY POLICY

FACTS	WHAT DOES UNITED SAVINGS 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?	<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"> <li>• Social security number and Date of Birth, address and telephone number</li> <li>• income and Mother's Maiden name</li> <li>• Account balances and credit history and credit score</li> </ul>
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 <b>United Savings Bank</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does <b>United Savings Bank</b> Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> - to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For non-affiliates to market to you</b>	NO	NO

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call (610) 627-0560 - our menu will prompt you through your choices</li> <li>• Visit us online at <a href="http://www.unitedsavingsbank.com">www.unitedsavingsbank.com</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 15 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing</p>
<b>Questions?</b>	Call (610) 627-0560 or go to <a href="http://www.unitedsavingsbank.com">www.unitedsavingsbank.com</a>

Who we are	
Who is providing this notice?	United Savings Bank

What we do	
How does United Savings 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. Security and confidentiality procedures are monitored to make sure they work.
How does United Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• pay your bills or deposit money</li> <li>• use your ATM or Debit Card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes- information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Sentry Service Corporation is our only affiliate at this time. Is it wholly owned by us and engages in mortgage banking activities.</i></li> </ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><b><i>United Savings Bank does not share with nonaffiliates so they can market to you.</i></b></p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p><i>United Savings Bank does not jointly market.</i></p>