

# **Privacy Policy**

What does Union Savings Bank do with my personal information?

## 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 checking account information
- Credit history and account balances
- Payment history and transaction history

When you are no longer our customer, we continue to share your information as described in this notice.

### 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.

### How

All financial companies need to share customers' personal information to run their everyday business. In the section to the right, we list the reasons financial companies can share their customers' personal information; the reasons Union Savings Bank chooses to share; and whether you can limit this sharing.

# Reasons we can share your personal information

#### For our everyday business purposes

For example: process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

- Does Union Savings Bank share? YES
- Can you limit this sharing? NO

## For our affiliates' everyday business purposes

For example: Information about your transactions and experiences

- Does Union Savings Bank share? NO
- Can you limit this sharing? We Don't Share

## For our affiliates' everyday business purposes

For example: Information about your creditworthiness

- Does Union Savings Bank share? NO
- Can you limit this sharing? We Don't Share

#### For our marketing purposes to offer our products and services to you

- Does Union Savings Bank share? YES
- Can you limit this sharing? NO

#### For nonaffiliates to market to you

- Does Union Savings Bank share? NO
- Can you limit this sharing? We Don't Share

## For joint marketing with other financial companies

- Does Union Savings Bank share? NO
- Can you limit this sharing? NO



## How is my personal information being used and protected?

Union Savings Bank is providing you this notice. 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.

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

- Open an account or deposit money
- Pay your bills or apply for a loan
- Give us your contact information

### 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 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. Union Savings Bank does not share with our affiliates.

#### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. Union Savings Bank does not share with nonaffiliates so they can market to you.

#### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Union Savings Bank does not jointly market.

### Questions? Call 800-582-9702