

Union State Bank

PRIVACY POLICY

At Union State Bank, our customers are our most important assets. Your satisfaction and respect are goals that we pursue with constant vigor. As vital assets of our bank we have a responsibility to protect your personal and financial information. This information should only be shared with a customer and his or her bank. Your privacy is treated with the utmost care it deserves, and at Union State Bank we are constantly seeking to better protect and assimilate that information which you hold so vital.

The protection of your information takes place at all levels: by advances in technology, through security procedures, internal control systems, and by providing our employees with the critical knowledge of their role in the protection of your privacy. Each and every employee of Union State Bank adheres to and is governed by a Code of Ethics, which states their responsibility in protecting the privacy of all Union State Bank customers.

As our bank continues to grow, we are tirelessly seeking to better serve your needs. In this pursuit we may share information with other Union State Bank companies such as Union State Bank Mortgage Division, Union State Bank Brokerage Service and Union State Insurance Agency. This information primarily consists of your information regarding your experience and relationship with Union State Bank such as **name, address, account balances, account activity, and type of accounts.**

Federal law allows us to disclose the information listed above with our affiliates. You do not have the right to opt out of the disclosure of this information.

However, it does not include information prohibited by the Fair Credit Reporting Act. In light of our responsibility to protect your privacy, Union State Bank has established the following policy to better accommodate the customer's right to personal and financial privacy.

1) Recognition of Your Expectation of Privacy

Union State Bank recognizes the customers need for confidentiality and respects the privacy expectations of the security of financial information.

2) Use, Collection and Retention of Your Information

We only collect information about our customer so to better serve our customer's needs. We use this information to maintain and administer financial services or to offer new products and services. We collect nonpublic personal information about you from the following sources: Information we receive from you on applications or other forms Information about your transactions with us Information about your transactions with our affiliates Information about your transactions with nonaffiliated third parties Information from a consumer reporting agency

3) Maintenance of Accurate Information

Union State Bank has procedures in place to make sure that your financial information is accurate, current and complete in accordance with reasonable commercial standards. We will also respond to request to correct inaccurate information in a timely manner.

4) Limiting Employees Access to Information

We limit our employee's access to personally identifiable information to those with a business reason for knowing such information. We also educate our employees to understand the importance of respecting the customer's privacy and sustaining their confidence in Union State Bank. Appropriate disciplinary policies help to enforce employee privacy responsibilities.

5) Protection of Information via Established Security Procedures

Union State Bank maintains appropriate security standards and procedures regarding unauthorized access to customer information.

6) Restrictions on the Disclosure of Account Information

Information about your account or other personally identifiable data is not revealed to unaffiliated third parties for their independent use, except for the exchange of information with reputable information reporting agencies to maximize the accuracy and security of such information. Independent use of this information is only allowed under the following circumstances. 1) The information is provided to help complete a customer initiated transaction; 2) the customer request it; 3) the disclosure is required by /or allowed by law (e.g., subpoena, investigation of fraudulent activity, etc.); or 4) you have been informed about the possibility of disclosure for marketing or similar purposes through prior communication and given the opportunity to decline (i.e., "opt out").

7) Maintaining With Customers With Privacy in Business Relationships with Third Parties

If or when personally identifiable customer information is provided to third party, Union State Bank insists that the third party adhere to similar privacy principles that provide for keeping such information confidential.