



ONLINE PRIVACY NOTICE

(Last revised January 2026)

At United Bank, we take your privacy very seriously. We understand that protecting the privacy and confidentiality of your personal and account information is of the utmost importance. Our commitment to protect your personal information will continue under the principles and guidelines described herein.

This Online Privacy Notice (“**Notice**”) describes what personal information we collect and how we use, store, and share that information. This Notice applies to any of our interfaces to which a copy of this Notice is posted, including, without limitation, <https://www.unitedbank.com> (the “**Website**”), applications we have placed on third-party sites, social media presences, digital advertising campaigns, mobile applications we make publicly available (each, a “**Site**,” and, collectively, the “**Sites**”) and any online services we may offer (collectively, “**Online Services**”). This Notice supplements the Bank’s Privacy Policy, which describes our general privacy practices. Please review both notices to understand how we manage your personal information.

For purposes of this Notice, the terms “**we**,” “**us**,” and “**our**” refer to United Bank. The terms “**you**,” “**your**,” and “**yours**” refer to any natural person who accesses or uses a Site or our Online Services for personal, family, or household purposes.

Please read this Notice carefully, as it contains valuable information about our practices. By using or accessing any Site or Online Services, you confirm your agreement to the terms and conditions of this Notice as may be in effect at that time. If you do not agree with this Notice, you must refrain from using our Sites or Online Services.

1. Types of Information We Collect

Depending on the nature of your interactions with us, we may collect the following information:

Personal Information

Personal information (also called personal data) is any information that identifies, relates to, describes, is capable of being associated with, or could be linked to an individual. Examples of personal information we may collect include:

- Identification information, which may include first and last name, physical or postal address, email address, phone number, date of birth, driver’s license or state identification card number, and social security number;
- Internet Protocol (“**IP**”) address, any referring URL and other unique device identifiers;

- Information from cookies, pixel tags and other technologies to collect information and learn from your visit or use of our Sites or Online Services;
- Billing information (such as names and types of accounts and payment information), bank account information, payment and credit/debit card information, and other financial information;
- Account registration information, such as your username, email address, password, communication and opt-out preferences, and other details;
- Configuration information about your device, including device type, web browser type and version, hardware model, operating system type and version, display/screen settings, language preferences, unique device identifier, serial number, Internet, or other electronic network activity information, such as browsing history or search history;
- Settings from your device, such as location, diagnostics, and performance, including geolocation and other location information transmitted by your device, if you have enabled location services on such device;
- Website analytics information, such as pages visited, search terms used, and average time spent on a particular page;
- Search engine traffic referral information; and
- Commercial information such as the type(s) of transaction data and other related information.

Sensitive Personal Information

As used herein, “**Sensitive Personal Information**” is any information that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning health, or data concerning sexual orientation. While we strive to avoid the processing of Sensitive Personal Information, we are not responsible for any Sensitive Personal Information that you may voluntarily disclose in user-generated content or communications. In general, we do not intentionally solicit or require Sensitive Personal Information from you, with the lone exception being requests for loan customers’ racial and ethnic origin. This voluntary data is provided only to government agencies, which use the data to monitor the lending patterns of financial institutions.

Non-Identifiable Data

When you use our Sites or Online Services, we may receive certain personally non-identifiable information. Non-identifiable information is data that cannot be used on its own to trace or identify a person. We may store non-identifiable information ourselves or it may be included in databases owned and maintained by our affiliates or service providers.

De-Identified and Aggregated Data

We may also collect and use information on an aggregated or anonymous basis for various business purposes, where permissible under applicable law. To the extent that personal information has been de-identified, aggregated, or otherwise rendered anonymous in such a way that you and your device are no longer reasonably identifiable, such information will be treated as non-personal information and certain terms of this Notice will not apply.

2. How We Collect Information

We may collect personal information from you online or offline, including information you give us directly and from third-party data sources. You are not required to provide your personal information; however, if you choose not to provide such information, you may not be able to use some or all of the features of our Sites or Online Services and we may not be able to fulfill your request.

Personal information we collect falls into the following groups of sources:

Directly From You

We may collect personal information that you provide directly to us. For example, when you register for an account, interact with us through social media, send us an email message, or otherwise contact us, submit a form, or otherwise transmit other information.

From Third Parties

We may collect personal information from third parties. For example, from businesses or third parties acting at your direction, from our affiliates who collaborate with us to provide our Sites or Online Services and assist us in security and fraud prevention, and from other lawful sources.

Cookies and Tracking Technologies

For more information on our use of cookies and tracking technologies, please see [Section 5](#) (Technologies Used by Us) of this Notice.

From Automated Information Collection

We may collect personal information automatically. For example, automated monitoring of our Sites and Online Services and other technical systems, such as our computer networks and connections, communications systems, and email and messaging systems for purposes of monitoring the security and reliability of our Sites and Online Services.

3. How We Use Information That We Collect

We – and our third-party service providers – may use information that we collect, among other things:

- To respond to your inquiries and fulfill your requests;
- To inform you about valuable information regarding a Site, products or services (including Online Services) for which you apply or may be interested in applying for, or in which you are already enrolled, changes to terms, conditions and policies or other administrative information;
- To deliver marketing communications that may be of interest to you, including ads or offers tailored to you;
- To personalize your experience;
- To allow you to apply for products or services (e.g., to prequalify for a mortgage, to apply for a credit card, or to open a retirement account, investment account, or other financial product) and evaluate your eligibility for such products or services;
- To verify your identity or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions, and to maintain measures aimed at detecting and preventing fraud and protecting the security of account information;
- To perform market research and allow you to participate in surveys, sweepstakes, contests, and similar promotions and to administer these activities. Some of these activities have additional rules, which may contain additional information about how personal information is used and shared;

- To allow you to use financial planning tools. Information that you enter into a planning tool may be stored for future access and use. You have the option to not save the information;
- To collect information through our social media pages and other online interactions with you to assist in verifying your identity and account status. We may combine this online information with information collected from offline sources or information we already have;
- For business purposes, including data analysis, audits, developing and improving products and services, enhancing a Site or Online Services, identifying usage trends, and determining the effectiveness of promotional campaigns;
- To carry out other day-to-day business operations, such as to share or disclose information as outlined below under the section “How We Share Your Information”;
- For risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal process, regulatory, and law enforcement requirements;
- To allow you to utilize features within our Sites or Online Services by granting us access to information from your device such as contact lists or geo-location when you request certain services; and
- For any other purposes outlined in the United Bank Consumer Privacy Notice.

We may also use data that we collect on an aggregate or anonymous basis for various business purposes, where permissible under applicable laws and regulations.

4. How We Share Your Information

We may share your information as permitted or required by law or regulation. For example, we may share your information with:

- Our affiliates;
- Service providers that provide various services to us, such as bill payment processing, fraud detection and prevention, technology support, and other services that help us improve our Online Services and better market and advertise our services to you;
- Other parties to whom you have authorized or directed us to share your information, such as when you use a third-party service to help manage your financial information across various financial institutions or when you transfer funds from us;
- Credit reporting agencies to report on or learn about your financial circumstances and as permitted by law and regulation; and
- Government entities and other third parties as needed for legal or similar purposes, such as:
 - To respond to requests from our regulators;
 - To respond to a warrant, subpoena, governmental audit or investigation, law enforcement request, legal order, or other legal process;
 - To facilitate a merger, acquisition, sale, bankruptcy, or other disposition of some or all of our assets; and
 - To exercise or defend legal claims.

Please see the United Bank Privacy Notice for more information on how we may share your personal information and how you may be able to limit certain types of sharing. We may also share anonymous or aggregated information with third parties to help deliver products, services, and content, and for other business purposes.

5. Technologies Used by Us

We, our service providers, and other organizations we work with may deploy and use various tracking technologies to collect information, including:

Cookies

A cookie is a small text file that can be placed on your system when you visit a website. Cookies allow us to collect information such as browser type, time spent on a website, pages visited, language preferences, and information about your relationships with us. Cookies allow us to facilitate image changes, display information more effectively, collect website traffic, provide certain discount, promotional and reward programs to you, and personalize and customize your online experience and our services to your needs. Our Sites and Online Services do not require users to accept cookies and you can set your browser to notify you when you receive a cookie, giving you the opportunity to decide whether to accept it. If you choose not to accept cookies, you may experience some reduction in graphics and other personalized services. You also may need to accept cookies to maintain certain online advertising opt-out elections (see the “How We Use Your Information for Advertising” section below).

Pixel Tags and Similar Technologies

Pixel tags (also known as web beacons and clear GIFs) may be used in connection with some pages and HTML-formatted email messages in order to, among other functions, track the actions of users and email recipients, measure the success of our marketing campaigns, and compile statistics about Site usage and response rates.

Location Tracking on Mobile Devices

Certain applications on mobile devices may transmit information to us about your location. This includes your physical location when you search for a nearby ATM using your mobile device. We may use that information to improve the products and services we provide to you as well as improving our services generally in your area.

Information collected through tracking technologies is used for many purposes including, for example, to:

- Provide useful features to simplify your experience when you use or return to our services;
- Deliver relevant content based on your preferences, usage patterns, and location;
- Monitor and evaluate the use and operation of our services; and
- Analyze traffic on our services and on websites or mobile applications of third parties.

6. How We Use Your Information for Advertising

We may use information in connection with our online advertising activity. Online advertisements may be in the form of banner ads, splash ads, or other formats. These advertisements may appear on a Site and we may contract with third-party advertising companies to promote our products and services and serve related advertisements on websites and mobile applications that are owned or operated by parties not affiliated with us.

In order to better understand which of our products and services may be of interest to you and to tell you about those products and services, we may from time to time collect information about your online activities over time and across third-party websites and online services. We also may engage third-party service providers to collect information about your online activities over time and across third-party websites and online services when you use a Site or Online Services. Serving advertisements based on a person’s online activities over time and across third-party websites and online services is generally known as “online

behavioral advertising” (“**OBA**”). Below are some tips and other valuable information regarding online behavioral advertising:

- If you are given an opportunity to opt-out from OBA and you make an opt-out election, your browser must be enabled to accept cookies in order to maintain the opt-out election at a Site and at other websites that might serve behavioral advertisements on our behalf. If you delete cookies, buy a new device, access a Site or other websites from a different device, login under a different screen name, or change web browsers, you will need to opt-out again.
- You also may be able to avoid OBA by disabling scripting in your browser. Please check the security settings in your browser to determine the status of scripting settings.
- Some browsers may provide a “do not track” or similar setting. Our Sites do not respond to such settings. If you enable such a setting, it will not prevent the collection of information about your online activities over time and across third-party websites when you visit our Sites.
- You should be aware that even if you exercise a choice not to receive targeted advertisements in connection with OBA, your election does not necessarily stop the collection of information about your online activities over time and across third-party websites and online services for purposes other than OBA.
- You may still receive generic advertising (i.e., advertising that is not based on your online activities over time and across third-party websites and online services) even if you opt-out of OBA. Opting out of OBA may not result in the termination of advertising and promotions provided in connection with rewards programs we may offer.

We may share anonymous information with third-party advertising companies with which we have contracted to support other targeted advertising and promotional programs that we offer.

7. Protecting Your Online Banking

When you bank online with us, we, along with our third-party service providers who bring these services to you, have access to your information. Information is retained on our system or the system of the appropriate third-party service provider, depending upon what is required to serve your needs. We will protect your information by using those security standards which, at a minimum, meet those required by applicable federal and state law. We also require an I.D. and password to access your accounts. If you do not provide this information, we cannot establish an Online Banking service for you. You can also help maintain the security of your banking information by not sharing your I.D. or password with anyone by changing your password regularly and by remembering to sign off.

8. Social Media

We may from time to time use social media websites and applications (e.g., Facebook®, X®, YouTube® and LinkedIn®) to interact with you and to communicate information about us and about our products and services. We may collect information from our interactions with you at such social media websites and applications, and we may use the information for the purposes and uses described in this Notice. If we disclose any terms of use at specific social media pages that we manage, you also will be subject to those terms when you interact with those pages. The owners and operators of social media websites and applications may impose their own terms of use and privacy policies with respect to the use of their websites and applications. This Notice does not govern the use, handling, or treatment of content you may post at social media websites and applications by the owners and operators of those websites and applications. You should review the terms of use and privacy policies of any social media website or application that you use to make sure you understand your rights and obligations regarding content that you post.

9. Medical Information

When you use a Site to apply for or to obtain or use our products and services, we will not ask you to provide any personal information that is personal health or medical information except as allowed or required by applicable law and as necessary to consider your application for or to provide such products and services. To the extent you provide any personal information that is medical or personal health information, we will not use or disclose such information except as allowed or required by applicable law, and we will protect such information as required by applicable law.

10. Security

To protect personal information, we apply administrative, technical, and physical security measures. These measures include computer safeguards and secure files and buildings. In an event that we share information with third-party service providers, we will impose the terms and conditions regarding the use and disclosure of the information. We also require such parties to maintain appropriate levels of data protection, security, and confidentiality consistent with this Notice and applicable law. Unfortunately, no data transmission or storage system can be guaranteed to be secure, and we disclaim any representation or warranty that our information security systems or those of our service providers are invulnerable to breach or compromise. In the event of a data security breach that compromises your personal information, we will notify you in accordance with applicable law.

11. Links to Other Websites

The information and disclosures contained in this Notice apply only to our Sites and Online Services. If you link to a third-party website from our Site, the third-party website will not be governed by this Notice. We do not guarantee – and are not responsible for – the privacy or security of these third-party websites, including the accuracy, completeness, or reliability of their information. We recommend that you review the internet or online privacy notice for any third-party website you visit, including any social media website or application.

12. Keeping Information Accurate

Keeping your account information accurate and up to date is especially important. If you ever find that our records are incomplete, inaccurate, or not current, please call the telephone number on your account statement or (800) 423-7026.

We commit to responding to all requests in accordance with our legal obligations. We will ask you to verify your identity to help us respond efficiently to your request.

13. Children's Online Privacy Notice

We do not knowingly collect information on our Sites from persons we know are under 13 years old and no part of our Sites are targeted toward any person under 13 years old. Parents can limit access for their children by installing programs that enable parental control of Internet access. Children under the age of 13 are protected from the online collection of personal information by the Children's Online Privacy Protection Act ("COPPA"). If you believe that we may have inadvertently collected information from a child under 13, please contact us immediately. To learn more about COPPA, visit the Federal Trade Commission's website (www.ftc.gov).

14. Retention Period

We will retain your personal information for the period necessary to fulfill the purposes outlined in this Notice unless a longer retention period is required by law or regulation.

15. Changes to the Online Privacy Notice

From time to time, we may revise this Notice to accommodate modern technologies, industry practices, regulatory requirements, or for other purposes. We encourage you to review this Notice periodically to ensure that you understand how we collect, use, and share information through our Sites. If we do revise this Notice, we will let you know by posting the revised Notice with a new "Updated" date posted at the top of this Notice.

Any changes to this Notice will become effective when the revised Notice is posted on the Website, relevant Application, or other United Bank interface, as applicable. By continuing to use our services following such changes, you are agreeing to accept the terms of the revised Notice.

16. Contact Us

If you have any questions or comments about this Notice or our privacy practices, we encourage you to contact our customer service department calling (800) 423-7026. Our menu will prompt you through our choices.