

FACTS WHAT DOES UNITED DO WITH YOUR PERSONAL INFORMATION?

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| 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. |
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| 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"> ● Social Security number and Payment history ● Credit history and Transaction history ● Account transactions and Account balances |
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| 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 United chooses to share; and whether you can limit this sharing. |
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| Reasons we can share your personal information | Does United share? | Can you limit this sharing? |
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| For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes - to offer our products and services to you | Yes | Yes |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes - information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes - information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | No | We don't share |

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| To limit our sharing | <ul style="list-style-type: none"> ● Call Toll-free 1.800.327.9862 ● Visit us online: www.bankwithunited.com <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we provide this notice at account opening. When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> |
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| Questions? | Call toll-free 1.800.327.9862 or go to www.bankwithunited.com |
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| Who We Are | |
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| Who is providing this notice? | United means the following institutions: United Bank, Inc., United Bank, United Brokerage Services, Inc., United Title Company, United Bankshares, Inc., Centra Bank, Centra Financial Service, Inc. and Centra Title Service, Inc. |
| What We Do | |
| How does United 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate. |
| How does United collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Apply for a loan ● Give us your income information ● Provide employment information ● Give us your employment history ● Give us your wage statements We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <ul style="list-style-type: none"> ● 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. See below for more on your rights under state law. |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |
| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Our affiliates include financial companies such as: United Bank, Inc., United Bank, United Brokerage Services, Inc., United Title Company, Centra Bank, Centra Financial Service, Inc. and Centra Title Service, Inc.</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>United does not share with nonaffiliates so they can market to you.</i> |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>Our joint marketing partners include mortgage processors, identity theft protection and investment/insurance companies.</i> |
| Other Important Information | |
| <p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.</p> | |