

# FACTS

## WHAT DOES UNICO 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?	The types of personal information we collect, and share depends on the product or services you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security Number</li> <li>▪ Account Balances and Payment History</li> <li>▪ Checking Account Information and Credit History</li> <li>▪ Name and Address</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 reason Unico Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does Unico Bank 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	No	We don't share
<b>For our affiliates' everyday business purposes –</b> Information about your credit worthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call us at 573-438-5421</li> <li>▪ Mail the form below</li> </ul> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information (30) 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. However, you can contact us at anytime to limit our sharing.</p>
<b>Questions?</b>	Call 573-438-5421 or go to <a href="http://www.unicobank.com">www.unicobank.com</a>

Mail-in Form		
*The choice only applies to you as an individual and not joint account holders unless they choose to opt out as well.	Mark if you want to limit: <input type="checkbox"/> Do not share my personal information for joint marketing with other financial companies.	
	<b>Name</b>	
	<b>Address</b>	
	<b>City, State, Zip</b>	
	<b>Mail to:</b> Unico Bank P.O. Box 398 Potosi, MO 63664	



What we do	
<b>How does Unico Bank protect my personal information?</b>	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.
<b>How does Unico Bank collect my personal information?</b>	<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>▪ Make deposits or withdrawals from your account or show your driver's license</li> <li>▪ Give us your contact information</li> </ul> <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives your rights to limit only</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates everyday business purposes – information about your credit worthiness</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>
<b>What happens when I limit sharing for an account, I hold jointly with someone else?</b>	Your choice only applies to you as an individual and not to joint account holders.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Unico Bank does not share with its affiliates.</i></p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Unico Bank does not share with non-affiliates so they can market to you.</i></p>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partner(s) may include securities broker-dealers, insurance companies, and/or credit card companies.</p>