

FACTS

WHAT DOES UNITY 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 depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and assets and income ■ Account balances and payment history ■ Account transactions and deposit history and parties to a transaction.
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 Unity Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Unity Bank share?	Can you limit this sharing?
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	NO
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	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	We Don't Share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800.618.BANK —our menu will prompt you through your choice(s) or ■ Visit us online: www.unitybank.com <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 800.618.BANK or go to www.unitybank.com
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Who we are

Who is providing this notice?

Unity Bank and all of its subsidiaries and affiliates.

What we do

How does Unity Bank 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.

How does Unity Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your ATM or debit card

We also collect your personal information from others, such as consumer reporting agencies, affiliates, or other companies.

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. See below for additional information

What happens when I limit sharing for an account I hold jointly with someone else?

When you choose to limit sharing, it applies to your information only unless you tell us otherwise. Any joint account holders must opt out separately.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include Unity Bancorp Inc., Unity Investment Services Inc., and Unity Financial Services Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *We do not sell, share, or provide personal information to non-affiliates such as retailers and advertisers.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies who provide marketing services on our behalf and other financial institutions.*

Other important information

Telephone Communications - if you communicate with us by telephone, we may monitor or record the call. Our privacy policy is available for your convenience at unitybank.com