

**SCHEDULE B**  
**PRIVACY POLICY DISCLOSURE**  
(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

**THE PRIVACY POLICY EXPLAINS THE FOLLOWING**

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- How you can obtain access to the information we have collected about you.
- The types of information we share, why, and with whom.
- Opting Out – how to instruct us not to share certain information about you or not to contact you.

**PROTECTING THE CONFIDENTIALITY OF CUSTOMER INFORMATION**

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with applicable legal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

**WHO IS COVERED BY THE PRIVACY POLICY**

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance and asked for any required consent. This Privacy Policy applies to consumers who are current customers or former customers.

**HOW WE GATHER INFORMATION**

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Forms and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, and income.
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage.
- Public sources. This information may include real estate records and telephone numbers, etc.

**ACCESS TO INFORMATION**

You may make inquiries regarding personal information collected by us about you in our custody and control by calling us at 1-866-307-3201 or writing to the address indicated below. You may also request that we correct any errors regarding such information, provided that you notify us in writing of such errors and provide us with reasonable time to review your request. We will investigate the matter and, if reasonable to do so, we will correct any errors in your information. To correct errors, you can call us at the number above followed by confirmation in writing at the address below.

## INFORMATION WE SHARE

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To respond to a subpoena or court order, judicial process or regulatory authorities.
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

## OPTING OUT

We also may share information about you within our corporate family of office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), application information (such as your income), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate option to indicate your privacy choices.

- Please do not share personal information about me with non-affiliated third parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, Zip Code

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

United First Financial®  
14950 S. Pony Express Road  
Bluffdale, UT 84065  
Toll Free 1.866.307.3201