

## PRIVACY POLICY NOTICE

Protecting your privacy is important to University Islamic Financial and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all University Islamic Financial employees for collection, use, retention and security of nonpublic personal information.

### What Information We Collect

We may collect "nonpublic personal information" about you from the following sources:

- Information we receive from you on applications or other loan and account forms:
- Information about your transactions with us or others; and
- Information we receive from third parties such as credit bureaus.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

### What Information We Disclose

We are permitted under law to share information about our experiences or transactions with you or your account (such as your account balance and your payment history with us) with companies related to us by common control or ownership (subsidiaries). We also may share additional information about you or your account (such as information we receive from you/in applications and information from credit reporting agencies) with our subsidiaries. You may direct us not to disclose to our subsidiaries information that does not relate solely to our or our subsidiaries experiences or transactions with you or your account (such as the application information and credit bureau information) by calling us at 1-800-368-7987.

**If you are comfortable with University Bank's handling of information we collect, you do not need to take any action at this time.**

We also are permitted under law to disclose nonpublic personal information about you to "nonaffiliated third parties" (i.e., third parties that are not members of our corporate family) in certain circumstances.

For example, we may disclose nonpublic personal information about you to such third parties to assist us in servicing your loan or account with us; to government entities in response to subpoenas; and to credit bureaus. We do not disclose any nonpublic personal information about you to any other third parties, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

### Our Security Procedures

We also take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to your. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.