FACTS	WHAT DOES UNITED BANK DO WITH YOUR PERSONAL INFORMATION?	unitedbank

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: ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores
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 Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does United 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 nonaffiliates to market to you	No	We do not share

To limit our sharing	■ Call Toll Free 866.959.BANK - our menu will prompt you through your choice(s) **OR** ■ Mail the form below **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 866.959.BANK or go to www.bankatunited.com

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Mail-in Form

Mark any/all you want to limit:

❑ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Name		**Mail to:**
Address		United Bank
		P.O. Box 9020
City, State, Zip		West Springfield, MA 01090-9020
Account #		Attn: Operations Dept.

What we do	
How does United 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 United 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 ■ make deposits or withdrawals from your account 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 ■ 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.
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 nonfinancial companies. Our affiliates include companies with a United name; financial companies such as: ■ *United Financial Bancorp, Inc.* ■ *United Bank Mortgage Company* ■ *United Bank Investment Corp., Inc.* ■ *United Northeast Financial Advisors, Inc.* ■ *United Bank Residential Properties, Inc.* ■ *United Bank Commercial Properties, Inc.* ■ *United Bank Investment Sub, Inc.* ■ *UCB Securities, Inc. II* ■ *UB Properties, LLC*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *United Bank does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Our joint marketing partners include securities broker-dealers companies.*

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