

PRIVACY FACTS		WHAT DOES UNION NATIONAL FINANCIAL CORPORATION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial institutions 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	
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"> <li>• social security number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul> When you close your account, we continue to share information about you according to our policies.	
How?	All financial institutions need to share customers' personal information to run their everyday business- to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Union National Community Bank chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does Union National Financial Corporation Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - to process your transactions, maintain your account, and 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	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions, creditworthiness, and experiences	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>Contact Us</b>	Call 1-877-653-1441 or go to <a href="http://www.uncb.com/privacy.htm">http://www.uncb.com/privacy.htm</a>
-------------------	--

Sharing practices	
How often does Union National notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does Union National protect my personal information?	We are committed to protecting your confidential information from unauthorized access and use. To do this, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
What information does Union National collect?	We collect your nonpublic personal information from the following sources: <ul style="list-style-type: none"> <li>• information we receive from you on applications or other forms</li> <li>• information about your transactions with us, our affiliates, or others</li> <li>• information we receive from a consumer reporting agency</li> <li>• information we obtain as a result of the USA PATRIOT Act requirements</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit sharing only for <ul style="list-style-type: none"> <li>•affiliates' everyday business purposes-information about your creditworthiness</li> <li>•affiliates to market to you</li> <li>•non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Everyday business purposes	The actions necessary by financial companies to run their business and manage customer accounts, such as: <ul style="list-style-type: none"> <li>• processing transactions, mailing, and auditing services</li> <li>• providing information to credit bureaus</li> <li>• responding to court orders and legal investigations</li> </ul>
Affiliates	Companies we own or control, or that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Our affiliates include: <ul style="list-style-type: none"> <li>• Union National Community Bank</li> <li>• Union National Insurance Agency</li> </ul>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Except for joint marketing partners, Union National does not share with non-affiliates to market to you.</i></li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partner includes an investment company.</i></li> </ul>

Questions:	
Contact us	<b>By telephone:</b> 1-877-653-1441