



UNITED COMMUNITY BANK

Rev. 06/2017

FACTS

WHAT DOES UNITED COMMUNITY BANCORP, INC. 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 • Account balances • Payment history • Account transactions • Mortgage rates and payments • Checking account information
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 Community Bancorp, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does United Community Bancorp, Inc. 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 don't share

To limit our sharing	<ul style="list-style-type: none"> • Call Toll-free 800-328-2822 • Visit us online: www.ucbbank.com/privacy <p>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.</p>
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Questions?	Call toll-free 800-328-2822
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Who We Are	
Who is providing this notice?	United Community Bancorp, Inc. means the following institutions: United Community Bank, Liberty Bank, Mercantile Bank, Community Banc Mortgage Corporation, and United Financial Services.
What We Do	
How does United Community Bancorp, Inc. 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does United Community Bancorp, Inc. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Pay your bills • Apply for a loan • Make deposits or withdrawals from your account • Show your driver's license 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 <ul style="list-style-type: none"> • 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 more on your rights under state law.
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 non-financial companies. <ul style="list-style-type: none"> • <i>Our affiliates include:</i> <ul style="list-style-type: none"> • <i>Financial companies such as: United Community Bank (Liberty Bank, Mercantile Bank, Community Banc Mortgage Corporation, and United Financial Services.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>United Community Bancorp, Inc. does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial solutions providers and credit card companies.</i>
Other Important Information	
For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates, either for them to market to you or for joint marketing - without your authorization.	