

GENERAL PRIVACY POLICY

We recognize and respect our customers' right to privacy. We are committed to protecting our customers' privacy rights in accordance with this Privacy Disclosure which outlines certain methods we have implemented to maintain the privacy of our customers nonpublic personal information. We will also discuss in this disclosure, privacy policies for our consumer customers who have a continuing banking relationship with us as well as others who may have applied for a consumer loan but were declined and former consumer customers who may not have an active account/loan with us.

What we collect

Information we collect about you includes information you provide in:

- Credit and other consumer reports, such as your credit history or character references
- Our transaction experience with you, such as collateral, account balances or mortgage information

How we safeguard information

We have implemented reasonable policies, procedures and controls to help safeguard and prevent unauthorized disclosure of customer financial information and detect any such unauthorized disclosures. Unity National Bank employees are trained to handle all matters pertaining to our customers with utmost confidence and importance in a manner consistent with applicable laws and this notice. We restrict access to non public personal information to employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

How we use your information

Unity National Bank retains our customers personal information in order to provide financial products and services and may, from time to time, provide such information to non-affiliated third party service providers to perform services for or functions on behalf of the Bank, to effect, administer, or enforce transactions authorized by you; for example,

- To open and administer your accounts and provide other financial services,
- To make credit decisions and manage credit relationships,
- To help us protect you and the Bank from financial loss,
- Preparation of account statements

Unity National Bank may disclose all information we collect to companies that perform marketing services for our products in accordance with applicable law. We do not sell or rent customer lists or personal information to non-affiliated third parties for marketing purposes.

When we provide nonpublic personal information to nonaffiliated third party service providers for any such services that may or may not be described herein, these nonaffiliated third party providers agree to maintain the confidentiality of such information and to use it only for the intended purpose.

Unity National Bank does not disclose any nonpublic personal information about our customers or former customers, except as required or permitted by law.

Unity National Bank reserves the right to change this Privacy Notice, in whole or in part by providing notice in accordance with applicable law.

Internet Privacy Policy

When you visit our Web site at www.unitybanktexas.com to view any pages, read product information, or use any other tools, you do so without telling us who you are or revealing any personal information. While we do not collect identifying information about visitors to our site, we do use software to collect information for the strict purpose of tracking activity on our site. This allows us to understand how many people visit our site and which pages and features are the most popular. The information we collect and store may include:

- The name of your internet service provider
- The Web site that referred you to us (if any)
- The date and time the pages were accessed
- The page or pages you requested

There are instances where you may elect to provide us with personal information. For example, if you fill out one of our feedback or request forms, or send an e-mail, you are transmitting the information that applies to you in the form of a message. This will typically include your names, mailing address, e-mail address, the kind of request you are making and any other information necessary to fulfill your request. You only transmit personally identifying information that you enter yourself. This information cannot be collected unless you specifically elect to send it to us. This information is used internally for the purpose of fulfilling the request or for contacting you directly and is not given or sold to any other business or organization.

When you submit personally identifying information via one of our feedback or application forms, that information is also encrypted, or scrambled, by your browser before it is transmitted back to your Web site. This effectively prevents anyone from intercepting and reading any personal information about you. Note that this encryption does not take place if you send us e-mail, but only when you use your Web browser with one of our forms.

Use of information about you

Unity National Bank reserves its right to disclose financial information to nonaffiliated third party services to the fullest extent permitted by law.

Links on our Web site

This web site may, from time to time carry third party advertisers and provide links to third party Web sites. Unity National Bank is non responsible for the actions of those parties and we suggest that you review their privacy policies to learn more about what, why and how they collect and use personally identifiable information.

The Unity National Bank Web site is not currently targeted or marketed to children.

The online banking portion of our website is encrypted on a secure server and is intended to safeguard your identity and privacy. Unity National Bank will never ask for sensitive information such as account numbers, access ids or passwords via e-mail.

FUNDS AVAILABILITY POLICY DISCLOSURE

This policy statement applies to all deposit accounts.

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, federal, and bank holidays. If you make a deposit before 3:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit on a day that we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a

corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer delays may apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. In these cases, funds may not be available on the second business day after we receive your deposit. However, the first \$100 of your deposits will be available on the first business day after we receive your deposits.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will immediately need the funds from a deposit, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as a failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Regulation GG-Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006

NOTICE TO COMMERCIAL CUSTOMERS

Regulation GG, implementing the Prohibition on Funding Unlawful Internet Gambling Act of 2006, requires that we notify our commercial customers that restricted transactions are prohibited from being processed through account(s) or other relationship(s) you may have with our financial institution.

What is a restricted transaction?

Restricted transaction means any of the following transactions or transmittals involving any credit, funds, instrument, or proceeds that the Act prohibits any person engaged in the business of betting or wagering (which does not include the activities of a financial transaction provider, or an interactive computer service or telecommunications service) from knowingly accepting, in connection with the participation of another person in unlawful internet gambling.

- **Credit, or the proceeds of credit, extended to or on behalf of**

- Such other person (including credit extended through the use of a credit card);
- An electronic fund transfer, or funds transmitted by or through a money transmitting business, or the proceeds of an electronic fund transfer or money transmitting service, from or on behalf of such a person; or
- Any check, draft or similar instrument that is drawn by or on behalf of such other person and is drawn on or payable at or through any financial institution.

Questions?

Please call or visit one of our [banking centers](#).

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