

Unity Bank Privacy Policy 2008

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Unity Bank respects your right to the confidentiality of your personal information and we value our customers to the highest regard. In order to provide you with a variety of products and services, information is shared among Unity Bank's family of companies (affiliates): **Unity Bancorp, Unity Investment Services Inc., Unity Participation Company Inc., Unity Statutory Trust I, and Unity Financial Services Inc.** We want you to understand how and why we collect, store and use non-public personal information about you and to assure you that we observe strict measures of security, confidentiality and privacy with respect to this sensitive information.

Definition of Terms within Our Privacy Policy:

Non-public Personal Information: Includes information about you that we collect in connection with providing a financial product or service to you. Non-public information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean non-public personal information as defined in this section.

Affiliate: Is a company that we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

Non-Affiliated Third Party: Is a person we do not employ or is a company that is not an affiliate of ours. This is also known simply as an "other party".

Customer: A customer is defined as a consumer who has an on-going customer relationship with a financial institution by purchasing or holding financial products or services such as a(n): Deposit Account, Loan Account, Credit Card Account, Safe Deposit Box, Retail Installment Contract (that we hold and service), IRAs, Financial Investment or Economic Advisory Services, Mortgage Brokerage Services.

Transactional Information: Is information about transactions with Unity Bank, our affiliates or others, such as account balances, account activity, types of account, payment history, deposit history and parties to a transaction.

The Confidentiality, Security, and Integrity of Your Information: We restrict access to information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information. When we provide information to non-affiliated third parties such as those companies that assist us with data processing and those companies with which we have a joint marketing agreement, we require these companies, via contract, to maintain the confidentiality of the information shared to the same extent as the bank.

The Information We Collect: We collect non-public personal information about you to offer the widest range of products necessary to fit your needs. We collect information about you from the following sources:

- Information we received from you on loan applications
- Information about your transaction with Unity Bank, our affiliates, or others
- Information from consumer reporting agencies

Information We Share: To offer you the widest range of products necessary to fit your needs, we are permitted or required by law to share information we have about our experiences and/or transactions with you or your account with our affiliates. The law allows Unity Bank to share identification information within Unity Bank's family of companies, as well as information related to the transactions and experiences we have with our customers. Unity Bank and its affiliates engage in a variety of business, such as trust

administration, brokerage and investment services. Sharing information among these business lines increases your access to products and services, allows us to match products and services to your specific needs and simplifies transaction flow.

We may also disclose information we have about you to companies with whom we have joint marketing agreements or who provide marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

The types of information we may share are:

- Information we receive from you on loan applications or other forms, such as name, address, social security number, assets and income.
- Information about transactions with Unity Bank, our affiliates or others, such as account balances, account activity, types of account, payment history, deposit history and parties to a transaction.

We do not sell, share, or provide non-public personal information to non-affiliated third parties. We do not share any non-public personal information about our customers or former customers with anyone, except as permitted by law.

It's Your Decision: Unity Bank offers a wide array of financial products and services designed to meet your financial goals. We periodically review information regarding our customer's accounts and transactions to select the names, addresses and telephone numbers of customers to receive special offers of products or services that we believe will be of interest to our customers. **If you wish us not to share transactional information with our affiliates, call us at 1.800.618.BANK (1.800.618.2265), or write us at the address below.** If there are multiple owners on an account, product or service, any one of them may request on behalf of any or all of the owners that their information is not to be shared or their names removed from our mailing lists.

Unity Bank

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