FACTS WHAT DOES University Bank dba Midwest Loan Services 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: ■ Social Security Number and Income ■ Account Balances and Payment History ■ Account Transactions and Credit Scores ■ Contact Information (e.g., name, sex, age, date of birth, email address, mailing address, telephone number, driver's license, passport, and/or other government issued ID numbers) When you are *no longer* our customer, we continue to share your information as described in this notice.
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 Midwest Loan Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Midwest Loan Services 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 to market to you	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To Limit Our Sharing	■ **Scan the QR Code in this Notice;** ■ **Visit us online: https://www.midwestloanservices.com/privacyopt-out;** ■ **Call 1-800-262-6574; or** ■ **Complete and 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?	**You can review your mortgage account information by logging into your online account or calling the Midwest Loan Services Customer Service Number 1-800-262-6574. If your account information is incomplete, inaccurate, or not current, please contact us at the Midwest Loan Services Customer Service Number or by mail at P.O. Box 209, Hancock, MI 49930 for information on how to make the appropriate changes.**

Who we are	
Who is providing this notice?	University Bank dba Midwest Loan Services P.O. Box 209 Hancock, MI 49930

What we do	
How does Midwest Loan Services 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. Furthermore, annual information security training is provided to all employees.
How does Midwest Loan Services collect my personal information?	We collect your personal information, for example, when you: ■ Open an account or apply for financing ■ Give us your income or provide employment information ■ Provide your mortgage information ■ Give us your contact information We may also collect your personal information from 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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. ■ *A current list of our affiliates is available at www.midwestloanservices.com/affiliates.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ■ *Non-affiliates we share with can include financial services companies such as LPL Financial, LLC, Credit Union Trust, and others as well as non-financial companies.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Our joint marketing partners include financial services companies such as LPL Financial, LLC, Credit Union Trust and others.*

Other important information

State law – You may have other privacy protections under state laws; we will comply with all applicable state laws with regard to our information sharing practices. We don't allow unauthorized publishing or disclosure of people's non-public contact information.

• **California residents only** - In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law. For details on the privacy rights of California residents, you may obtain a copy of the California Privacy Rights Act (CPRA) Policy by visiting our website **www.midwestloanservices.com/privacy-notice**; by writing to us at Midwest Loan Services P.O. Box 209 Hancock, MI 49930 ATTN: Privacy Department; or by calling us at 1-800-262-6574.

• **Nevada residents only** - We are providing you this notice under state law. You may be placed on our internal Do Not Call List by calling Customer Service at the phone number shown below. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: aginfo@ag.nv.gov. For further information contact: Midwest Loan Services P.O. Box 209 Hancock, MI 49930 ATTN: Privacy Department; or by calling us at 1-800-262-6574 or go to our website **www.midwestloanservices.com/privacy-notice**.

• **New Mexico and North Dakota residents only** - Per state law, we have automatically opted you out of the sharing of your information.

• **Vermont residents only** – In accordance with state law, we obtain your consent before accessing your credit report and use it only for the purpose for which you consented. We do not share your information, except to process transactions or to provide services you have requested.

Scan the QR Code to complete the opt-out online.

Complete and Mail in the Opt-Out Form

Mail-in Form	(ALL FIELDS MUST BE COMPLETED FOR OPT-OUT TO BE PROCESSED)		
To Limit Our Sharing	Mark any/all you want to limit: ❑ Do not share information about my creditworthiness with your affiliates for their everyday business purposes. ❑ Do not allow your affiliates to use my personal information to market to me. ❑ Do not share my personal information with non-affiliates to market their products and services to me.		
	Name		**Mail to:** **University Bank dba Midwest Loan Services** **P.O. Box 209 Hancock, MI 49930**
	Street Address		
	City, State, Zip		
	Email		
	Phone Number		
	Account #		