



FACTS

WHAT DOES BANK OF UTAH 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
- Credit history and credit scores

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 customer’s 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 **Bank of Utah** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Utah 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	No	No
For our affiliates’ everyday business purposes— information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No

Questions? Call 1-801-409-5000 or go to www.bankofutah.com

What we are

Who is providing this notice?

Bank of Utah

What we do

How does Bank of Utah 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.

How does Bank of Utah collect my personal information?

We collect your personal information, for example, from

- Open a deposit account or use your debit card
- Apply for a loan or pay your bills
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit reporting agencies or 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 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

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Bank of Utah has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Bank of Utah does not share with nonaffiliates so they can market to you*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Bank of Utah's joint marketing partners include credit card companies, check printing companies, identity theft prevention*

Other important information

Nevada residents: We are providing this notice to you in accordance with Nevada law. If you prefer not to receive marketing calls from us, please contact Bank of Utah, Attn: Compliance Dept, 2605 Washington Blvd, Ogden, UT, 84401. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 Washington St., Ste 3900, Las Vegas NV 89101; telephone 702-486-3132, email: BCPINFO@ag.state.nv.us.

Depending on where you live, you may have other privacy protections under state laws. We will comply with any

applicable state laws before sharing any nonpublic personal information about you by sending a separate notice to you.

Location Services & Privacy

If you have enabled location services on your mobile device and agree to the collection of your location when prompted by our Services (mobile app and website), we will collect location data when you use our Services, even when the app is closed or not actively in use. This data is used to support certain features, including but not limited to fraud detection and prevention. If you do not want us to collect this information, you may decline the request when prompted or adjust your device's location services settings at any time.

Other Privacy Statement

No Mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.