

Privacy Policy and Disclosure

Privacy Policy and Disclosure. The directors, management, and staff of Unity Bank of Mississippi are concerned about and respect the privacy of our consumers' and customers' financial information. We understand that our customers and consumers entrust in us sensitive information regarding their accounts, financial, and personal information; and we are committed to treating such information responsibly. We know that our customers and consumers expect privacy and security of their personal financial affairs.

We are providing this privacy notice to help you understand that Unity Bank of Mississippi will take all the necessary steps to safeguard sensitive information that has been entrusted to us by our current and former customers and consumers. The following privacy policy and disclosure outlines our bank's practice regarding nonpublic personal information for consumers and those consumers who will become our customers.

Nonpublic personal information does not include that which is available from government records, widely distributed media, or government-mandated disclosures.

CATEGORIES OF INFORMATION WE COLLECT

Unity Bank of Mississippi collects only information that is needed to serve you and to conduct our business. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency

CATEGORIES OF INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. However, we may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We require these companies to adhere to similar and equally stringent privacy policies.

WE DO NOT SELL INFORMATION ABOUT OUR CUSTOMERS TO THIRD PARTIES

We are permitted by law to disclose nonpublic personal information about you to nonaffiliated third parties in certain circumstances, for example:

- To companies who perform transaction processing for the bank in the following circumstances:
 - If the transaction, service or product is requested or authorized by the customer or consumer
 - To maintain or service a customer's or consumer's account as part of a private label credit card or other loan extension program
 - In connection with a securitization, secondary market sale (including servicing rights) or other similar transaction related to a consumer or customer
- To disclose information necessary to enforce the bank's legal or contractual rights or the rights of any other person who is engaged in the financial transaction
- To disclose information required in the ordinary course of banking businesses, such as the settlement of claims or benefits, the confirmation of information to the customer or consumer or their agent, and the billing, processing, or clearing of items in the normal course of business
- To provide information to insurance rate advisory organizations, guaranty funds or agencies, agencies that are rating the bank, persons who are assessing the bank's compliance with industry standards, and the bank's attorneys, accountants, and auditors
- To the extent permissible under the Right to Financial Privacy Act
- To a consumer reporting agency under the Fair Credit Reporting Act
- To comply with federal, state, or local laws, rules, and other applicable legal requirements

ACCURACY OF INFORMATION

Unity Bank of Mississippi has procedures in place to assure that customers' financial information is accurate and complete. We have procedures in place to respond to customer requests to correct inaccurate information in a timely manner. Customers are encouraged to notify us immediately if they receive information regarding their business with the bank that they believe to be incorrect.

CONFIDENTIALITY AND SECURITY

At Unity Bank of Mississippi we restrict access to nonpublic personal information about you only to employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to your nonpublic personal information.

All employees have copies of this policy and are trained at least annually regarding the importance of safeguarding customer and consumer information. The bank will take disciplinary action against any employee who violates the bank's privacy policy and procedures. If we change our policy or practice by, for example, adding a category of information that we will disclose to a third party, we will notify existing customers and give them an appropriate time period to opt out of the disclosure.

INFORMATION ABOUT FORMER CUSTOMERS

We have the same policy about disclosing information about former customers as we do about current customers and consumers.

HOW TO CONTACT US

If you would like additional information, or have questions regarding Unity Bank's Privacy Policy, please telephone us at (662) 252-4211 or (662) 252-1341. You may also write us or stop by one of our offices and discuss your question with one of our staff.