

YOUR PRIVACY IS IMPORTANT TO US

We are committed to providing you with best in class products and services. As part of obtaining our products and services, we understand that you provide OptumHealth Bank with personal, private information and we take this responsibility seriously. This privacy policy is provided so that you will be aware of the measures we take to protect the privacy of your nonpublic personal information.

INFORMATION WE COLLECT TO CONDUCT OUR BUSINESS

Through our normal course of business we obtain nonpublic, personal information about you which we use to service your account(s). Sources of this information include:

- Information you provide on applications or in communications with us, such as your name, address, employment information, date of birth and social security number.
- Information about your transactions with us, our affiliates and others, such as your account balance, fees, payments, withdrawals, deposits and the identity of persons to whom you make payments. This category includes information about your transactions with health care providers ("Health Care Information").
- Information from consumer reporting agencies about your credit history and creditworthiness.
- Information from public sources such as telephone directories and government records.

The Bank has developed policies and procedures to keep your information confidential and secure and the Bank restricts access to nonpublic personal information to those employees and other parties who must use that information to provide services on the Bank's behalf. The Bank maintains physical, electronic and procedural safeguards, in compliance with applicable laws to protect your nonpublic personal information.

PROTECTING YOUR NONPUBLIC PERSONAL INFORMATION

The Bank does not disclose any nonpublic personal information about customers or former customers to anyone, except as instructed by you or as permitted by applicable law, or regulation.

We reserve the right to change this policy at any time and will send you our updated Privacy Policy on an annual basis. Please retain this document for your records.