

## Privacy notice

Rev. 03/2016

| Facts        | What does Optum Bank do with your personal information?   |
|--------------|---|
| <b>Why?</b>  | 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.   |
| <b>What?</b> | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and name, address, and date of birth and employment information</li> <li>• Account balances and transaction history; payment history, medical related payments</li> <li>• Credit history and credit scores, depending on the products or services you have with us</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p> |
| <b>How?</b>  | All financial companies need to share personal customer information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Optum Bank chooses to share and whether you can limit this sharing.  |

| Reasons we can share your personal information  | Does Optum Bank share? | Can you limit this sharing? |
|---|------------------------|-----------------------------|
| <b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                    | No                          |
| <b>For our marketing purposes</b> – to offer our products and services to you   | Yes                    | No                          |
| <b>For joint marketing with other financial companies</b>   | No                     | We don't share              |
| <b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences, which is not used by affiliates to market their products to you              | Yes                    | No                          |
| <b>For our affiliates' everyday business purposes</b> – information about your creditworthiness   | No                     | We don't share              |
| <b>For affiliates to market to you</b>  | No                     | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                     | We don't share              |

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| <b>Questions?</b> | Please call 1-800-243-5543 or visit us online at <a href="http://optumbank.com">optumbank.com</a> . |
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| What we do  |   |
|---|---|
| How does <b>Optum Bank</b> protect my personal information? | <p>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.</p> <p>We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information, including restrictions on access to your confidential information.</p>                       |
| How does <b>Optum Bank</b> collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Use your payment card or make deposits or withdrawals</li> <li>• Update your contact information</li> </ul> <p>Depending on your product, we also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>                         |
| Why can't I limit all sharing?                              | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

| Definitions            |   |
|------------------------|---|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies within UnitedHealth Group and those companies that share the Optum name; financial companies such as OptumHealth Financial Services and UnitedHealthcare Insurance Company; nonfinancial companies such as OptumInsight and UHG Print Services; and others such as United HealthCare Services, Inc. and Optum Specialty Benefits, Inc.</i></li> </ul> |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Optum Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>   |
| <b>Joint marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Optum Bank does not engage in any joint marketing.</i></li> </ul>   |