

# PRIVACY

Rev. 09/2015

## FACTS:

### WHAT DOES SUNRISE BANKS, N.A., FORMERLY UNIVERSITY NATIONAL BANK, 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 that we collect and share depend on the product or service you have with us. This can include:

- Social Security Number and Date of Birth
- Address of Residence and Government Issued Identification
- Transaction History

#### 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 Sunrise Banks, N.A., formerly University National Bank, chooses to share; and whether you can limit the sharing.

Reasons We Can Share Your Personal Information	Does Sunrise Banks, N.A., formerly University National 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	No

<b>For our affiliates' everyday business purposes —</b> Information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes —</b> Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call us, toll-free, at 844-855-5628, or write to us at Customer Service, 6220 Stoneridge Mall Rd., Pleasanton, CA 94588.

**What We Do**

**How does Sunrise Banks, N.A., formerly University National Bank, 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.

We also limit access to information to those employees for whom access is necessary.

**How does Sunrise Banks, N.A., formerly University National Bank, collect my personal information?**

We collect your personal information when, for example, you:

- open an account or apply for a loan
- pay your bills or make a wire transfer
- provide account information

We also collect your personal information from others, such as credit bureaus.

**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
- sharing for nonaffiliates 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 nonfinancial companies.

- University Financial Corp. dba Sunrise Community

- Banks.
- Franklin National Bank
- Park Midway Bank, NA

**Nonaffiliates**

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

- Sunrise Banks, N.A., formerly University National Bank, 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.

- Our joint marketing partners include prepaid card companies.

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FACTS	WHAT DOES BLACKHAWK 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 payment history</li> <li>▪ account balances and account transactions</li> <li>▪ transaction history and purchase history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	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 Blackhawk chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does Blackhawk share?</b>
	<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
	<b>For our marketing purposes –</b> to offer our products and services to you	Yes
	<b>For joint marketing with other financial institutions</b>	Yes
	<b>For our affiliates' everyday business purposes –</b>	Yes
		<b>Can you limit this sharing?</b>
		No
		No
		No
		No

information about your transactions and experiences		
<b>For our affiliates' everyday business purposes – information about your creditworthiness</b>	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call 844-855-5628	

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Blackhawk Network California, Inc. ("Blackhawk")
<b>What we do</b>	
<b>How does Blackhawk protect my personal information?</b>	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.
<b>How does Blackhawk collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ open an account or provide account information</li> <li>▪ give us your contract information or show us your government-issued ID</li> <li>▪ use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <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> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Blackhawk's affiliates include companies with a Blackhawk name and others, such as Cardpool, Inc. and CardLab, Inc.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Blackhawk does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Blackhawk may partner with nonaffiliated financial companies to jointly market financial products or services to you.</i></li> </ul>
<b>Other Important Information</b>	
CA residents: Blackhawk will limit sharing with its affiliates to the extent required by California law. Blackhawk will not share your personal information for joint marketing with other financial institutions.	
VT residents: If Blackhawk shares your personal information for joint marketing with other financial institutions, it will share only your name, contact information, and information about your transactions.	
NV residents: We are providing this notice pursuant to Nevada law.	