

Privacy Policy for
Union Bank Homeowners Association Services
Smartstreet.com and Smartstreet.org Websites

This Privacy Policy for Union Bank Homeowners Association Services' smartstreet.com and smartstreet.org websites (the "Privacy Policy") applies to the services offered by MUFG Union Bank, N.A. ("Union Bank"). Our Privacy Policy applies to nonpublic personal information received from consumers (our business clients' customers) for personal, family and household purposes ("Personal Information"), such as protected financial or health information. Protecting your privacy is very important to us, and we work diligently to safeguard your privacy. We will use your information only in accordance with the terms of this Privacy Policy. If you decide to close your account or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this Privacy Policy. The purpose of our Privacy Policy is to describe the Personal Information we collect, how we use that information and how we maintain it.

What Information We Collect

We collect Personal Information about you from the following sources:

- Information which we receive from you when you register and when you use our site.
- If you log into a different portal which is linked to our site, such as one provided by the business to whom your payments are to be made (your "Service Company"), your Personal Information may be passed to us.

Personal Information includes information you provide for us to contact you, such as your name, mailing address, telephone and email address. It also includes information which we need to make payments for you, such as your Association, and Homeowner Account Number (account number); your bank account or credit card numbers and CVV codes; and the dates and amounts of your payments.

What Information We May Disclose

We do not disclose any Personal Information about our clients' customers or former customers to anyone, except as permitted by law. We are permitted by law to share information about our experiences or transactions with you or your account with companies related to us by common control or ownership. We may disclose Personal Information about you to third parties that provide services to us or to complete transactions you have requested. Your payment and bank or credit card account number will be sent through intermediaries such as the Automated Clearing House Network and the Visa/MasterCard clearing house service to complete your payment transaction. We may also disclose your Personal Information to comply with applicable



laws and regulations and protect against fraud and other risk control purposes. We may be required to disclose your Personal Information to comply with legal process, such as a court order, subpoena or search warrant. In the event of a potential sale or other change of control of Union Bank, we will only disclose your Personal Information if necessary and then subject to written confidentiality commitments.

Your Personal Information will not be shared with third parties or affiliates for their marketing purposes, unless you have requested us to do so.

Our Websites

- **Non-Identifiable Information** – Our servers track information given to us by your browser such as Internet Protocol (IP) address, Internet Service Provider (ISP), browser types, web pages visited, and time visiting our site. This information is used for internal measurements about our site and its usage.
- **Cookies** – A unique session number is assigned each time you access our site which allows our server to recognize you when you communicate with our site. This number is in a small text file called a cookie, which is placed on your computer. The cookie is harmless, contains no personally identifiable data, and cannot access such information from your computer. The cookie is temporary and expires when you leave our site.
- **Email** - If you choose to utilize the email feature on our websites to contact us, you will be sending us your email address and perhaps other information that typically may include your name, mailing address and other information. Unless otherwise indicated, your email transmission, and our response are not secure and may be subject to interception. Although email is the fastest way for contacting us about an issue, we ask that you not send Personal Information to us via email. If you need to send us Personal Information, such as account or Social Security numbers, please call us at 1-770-242-8582 (local) or 1-888-705-0600 (toll free).

Our Security Procedures – We restrict access to Personal Information about you to those employees who need to know that information to provide products or services to you. All of our employees are aware of their obligations to protect your information. Our service providers are required to commit to written confidentiality terms. We maintain physical, electronic, and procedural safeguards that comply with applicable legal requirements to safeguard your Personal Information.

Links to Other Sites – Our websites may feature links to third party sites that offer goods, services or information. When you click on one of these links, you will leave our site and will no longer be subject to the Privacy Policy for Union Bank Homeowners Association Services Smartstreet.com Website and privacy practices. We are not responsible for the information collection practices of the other sites that you visit, and



we urge you to review their privacy policies before you provide them with any personally identifiable information.

Maintaining Account Information - Corrections – We strive to maintain accurate information about you and your account. If you believe that our records contain inaccurate information about you, you may change or correct your information by contacting us. If you need assistance, write or call us at:

Union Bank Homeowners Association Services
3320 Holcomb Bridge Rd, NW
Norcross, GA 30092
support@smartstreet.com
1-888-705-0600

Contacting Us – We welcome your comments and questions. Call or write us at the above address.

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