



PRIVACY POLICY

YOUR PRIVACY IS IMPORTANT TO US

We are committed to maintaining your privacy. 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.

TYPES OF INFORMATION WE COLLECT

We collect nonpublic personal information about you from a variety of sources. They include information that you provide to us, such as on your application, and information that is obtained by us in connection with the products and services we provide to you, such as through the transactions that you make. We may also receive information about you from third parties, such as about your transactions with our affiliates.

INFORMATION WE MAY DISCLOSE TO OUR AFFILIATES

We may disclose all of the information that we collect about our customers and former customers to our affiliates. Companies in our corporate family who may receive this information are: UnitedHealth Group Inc. and its subsidiaries.

Except as described below under "Other Permitted Disclosures," if you prefer that we not share this information with companies in our corporate family, you may direct us not to share information about you to our affiliates by completing the Opt-Out Reply Form attached to this Privacy Notice and mailing it to the address provided. This opt-out right does not apply to information relating solely to transactions or experiences between you and us.

INFORMATION WE MAY DISCLOSE TO THIRD PARTIES

We may disclose all of the information that we collect about our customers, as described above, to the following types of third parties: financial services providers, such as companies engaged in banking, credit cards, consumer finance, securities and insurance, and non-financial companies, such as companies engaged in direct marketing and the selling of consumer products and services.

Except as described below under "Other Permitted Disclosures," if you prefer that we not share this information, you may opt-out of having us disclose information about you to nonaffiliated third parties by completing the Opt-Out Reply Form attached to this Privacy Notice and mailing it to the address provided.

If you decide to close your account, or no longer remain a customer, we will adhere to the same privacy policies and practices as described in this notice.

OTHER PERMITTED DISCLOSURES

We may disclose all of the information we collect, as described above, to affiliated and nonaffiliated companies that perform marketing services on our behalf or to other companies with whom we jointly market products or services.

We may also disclose nonpublic personal information about you as permitted by law. Examples of permitted disclosures are to service, administer and maintain your account; to comply with a validly issued subpoena or summons to our regulators, auditors and attorneys; and to protect against fraud.

Your right to opt-out does not apply to information we may disclose pursuant to this section.

PROTECTING THE CONFIDENTIALITY AND SECURITY OF NONPUBLIC PERSONAL INFORMATION

In order to protect your nonpublic personal information, we restrict access to nonpublic personal information about you to those employees and other parties who must use that information to provide services on our behalf. We also maintain physical, electronic and procedural safeguards, in compliance with applicable laws and regulations, to protect the nonpublic personal information that we maintain.

Please contact us if you have any questions, because your privacy and the ability to provide you with quality services are very important to us.

We reserve the right to change this policy at any time. We will send you our updated Privacy Policy on an annual basis.

045-0132 9/04

Exante Bank, Member FDIC P.O. Box 271629, Salt Lake City, UT 84127-1629

PRIVACY POLICY OPT-OUT REPLY FORM

If you want to limit disclosures of personal information about you as described in this notice, check the appropriate box or boxes to indicate your privacy choices. Then, send this form to the address listed below.

- Do not disclose third party information about me to an affiliated company. (This opt-out does not apply to information relating to transactions or experiences between you and Exante Bank.)
- Do not disclose nonpublic personal information about me to nonaffiliated third parties (other than disclosures permitted by law).

Account Number (s): _____

Name: _____

Address: _____

Social Security Number: _____

Phone Number: _____

Signature: _____

- Check here if this opt-out request applies to a joint account owner and complete the information requested below:

Name of Joint Account Owner: _____

Address: _____

Social Security Number: _____

Signature: _____

If you checked any of the boxes above, please mail this form in a stamped envelope to:

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P.O. Box 271629
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