

FACTS

WHAT DOES BANKUNITED, N.A. ("BANKUNITED") 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 we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and employment information
- Account balances and transaction history
- Credit scores and credit history

When you are no longer our customer, we continue to share your information as described in this notice.

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 BankUnited chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BankUnited share?	Can you limit this sharing?
For our everyday business purposes— Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 877-779-2265 or go to www.bankunited.com

What we do	
How does BankUnited 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.
How does BankUnited collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for financing • pay your bills or make deposits or withdrawals from your account • use your credit or ATM/debit card <p>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"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as Pinnacle Public Finance, Inc. and Bridge Funding Group, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>BankUnited does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include other financial companies such as credit card companies.</i>

Other Important Information

The information disclosure practices described in this document are in accordance with federal law. Depending on where you live, you may have additional privacy protections under some state laws, such as Nevada, California, Vermont and North Dakota. To the extent that these state laws apply, we will comply with them with regard to our information disclosure practices.

California Residents: In accordance with California law, we will not share information we collect about California residents with companies outside of our corporate family unless the law allows. For example, we may share information with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

Vermont Residents: In accordance with Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, except as permitted by law. For example, we may share information with your consent or to service your accounts. We will not share information about your creditworthiness within our corporate family without your authorization, but we may share information about our transactions or experiences with you within our corporate family without your authorization.

Nevada Residents: Nevada law requires that we also provide consumers that do business with us with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, Nevada 89101, Telephone: 702.486.3132, Email: BCPINFO@ag.state.nv.us.

North Dakota Residents: We will not share information we collect about North Dakota residents with companies outside of our corporate family, either for them to market to you or for joint marketing without your authorization.

Coverage	This privacy notice only applies to consumers. It does not apply to business entities or business transactions. The notice does not constitute a contract, nor does it modify or amend any contractual agreement we have with you.
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