

BankUnited is committed to protecting the privacy of your personal and financial information. This Online and Mobile Banking Privacy Statement (this "Statement") describes how BankUnited, N.A. or any of our affiliates or subsidiaries (collectively, "Bank", "we", "us", or "our") collects, uses and shares information obtained when you visit or use our websites, mobile applications, and other online interfaces linking to this Statement including, without limitation, bankunited.com whether accessed via computer, mobile device or otherwise (collectively, the "Site"). This Statement also explains certain data collection, use, and sharing practices based on visitors' interactions with our online advertising, such as banner ads, on third party sites. Please note that where we have another type of presence on a site owned by a third party such as a page or handle on a social media site, that third party's privacy policy and terms of use, rather than this Statement, will govern unless specifically stated otherwise.

This Statement does not apply to information that is not provided or collected through the Site. In addition to this Statement you may receive and be covered by the BankUnited Consumer Privacy Notice. You can obtain a copy of our Consumer Privacy Notice by clicking [here](#), visiting one of our branch or banking center locations, or calling our Client Care Center at 1-877-779-BANK (2265).

**PLEASE READ THIS STATEMENT CAREFULLY. BY USING THIS SITE OR INTERACTING WITH OUR ADVERTISEMENTS OR PAGES ON A THIRD PARTY SITE, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS STATEMENT, INCLUDING YOUR CONSENT TO OUR USE AND DISCLOSURE OF INFORMATION ABOUT YOU IN THE MANNER DESCRIBED IN THIS STATEMENT.**

## INFORMATION WE COLLECT

The information that we may collect from you through our websites or mobile applications generally falls within one of two categories: personal information and online usage information.

Personal Information refers to information that identifies (directly or indirectly) you such as your name, postal mailing address, social security number, date of birth, telephone number (landline or wireless), email address, account information, username, password, and other identifying information. We may also receive information

about you from other online and offline sources, such as public databases, credit reporting agencies and other third parties. In addition, if you inquire about or apply for a job at the Bank, we may collect employment application data such as professional, employment-related, and education history.

Online Usage Information refers to information, other than personal information, that does not, directly or indirectly, reveal your specific identity or does not directly relate to you. It also refers to data about how you use or interact with our Site, data about your mobile device, geolocation data, and other data that may be aggregated and/or de-identified (information that does not identify individual consumers/customers). Examples include device type, browser type, device internet protocol address (IP address), operating system type, demographic information, location data, mobile network information, information collected through tracking technologies, social media data, and other data that may be aggregated and/or de-identified.

## HOW WE COLLECT INFORMATION

We may collect information from you or about you when you provide this information to us directly. For example, we may gather personal information when you voluntarily provide it to us while applying for and/or using our banking products or services, registering to and/or using our online services, sending us any feedback, participating in one of our surveys, or otherwise interacting with us. In addition, if you use our mobile banking deposit services, we will collect an image of your check to process your deposit. If you do not bank online with us, we do not collect, capture or retain personal information when you are just browsing our Site.

Additionally, we may automatically collect online usage information when you use or visit our Site through tracking technologies such as cookies, local shared objects and pixel tags depending upon your browser settings. Please refer to the How We Use Data Collection Tools Section of this Statement to learn more about how we use these tools. We may also receive information about you from other online and offline sources, such as public databases, social media platforms, our service providers, and other third parties.

We may also collect information when you interact with us on our social media pages. For more information about this, please refer to the Social Media Platform Section of this Statement.

## HOW WE USE INFORMATION THAT WE COLLECT

We may use the information we collect in a number of ways such as:

- To process applications and transactions
- To verify your identity when you access the Site
- To enable you to use online tools or perform certain online transactions
- To service and manage your accounts and transactions
- To respond to your inquiries and communicate with you
- To assist us with fraud prevention/detection and other data security precautions
- To inform you about important updates and changes to our Site, products and services.
- To provide you tailored content and marketing messages
- To evaluate and improve our products and services offerings (including developing new products and services, improving existing products and services, optimizing website browsing and mobile application experiences, and performing data analytics)
- To comply with our legal and regulatory obligations

## HOW PERSONAL INFORMATION IS SHARED

For information on how we may share your personal information, please refer to our [Consumer Privacy Notice](#).

## HOW WE USE DATA COLLECTION TOOLS

We and certain of our service providers operating on our behalf collect information about your activity on the Site using various tracking technologies such as cookies, local shared objects, pixel tags, web beacons and location tracking. Information collected through these tracking technologies is used for many purposes including, providing useful features to enhance your experience when you return to the Site, delivering relevant content based on your preferences, understanding usage patterns and location information, and analyzing traffic on the Site. In some instances, you may be permitted to allow or deny such uses and/or sharing of your devices location; however, if you choose to deny such uses and/or sharing, we may not be able to provide you with the applicable personalized services and content.

## COOKIES

Cookies are pieces of information that are stored directly on the device that you are using. They allow us to collect

information such as the type of browser you are using, the amount of time you spend on the Site or application(s) you visit and the preferences you have set up for your accounts. We use this information for such purposes as to personalize your experience, enhance security, facilitate navigation, display material more efficiently, and recognize the device that you are using to access the Site.

You can choose to have your website browser inform you when cookies are sent or you may choose to disable cookies. If you disable cookies, you may limit the functionality we can provide when you visit our Site. For example, your device may not be recognized when you visit our Site and, if you are an online banking customer, you may need to answer challenge questions each time you log on. Please note that you will need to manage your cookie settings for each device and browser that you use.

## LOCAL SHARED OBJECTS

We may use local shared objects, sometimes known as Flash objects, to store your preferences and to assist with the online authentication process by allowing us to recognize you and your device when you return to the Site. We do not use Flash Objects for any online behavioral advertising purpose. Flash objects are not deleted when cookies are deleted. Deleting Flash objects from our Site may cause you to be unable to access or use all or part of the Site.

## PIXEL TAGS, WEB BEACONS AND OTHER SIMILAR TECHNOLOGIES

These are typically small pieces of data that are embedded in images on the Site, our applications, or certain e-mail communications. They may involve the transmission of information directly to us, to another party on our behalf or to another party in accordance with its privacy policy. We may use these technologies for purposes of measuring the effectiveness of our advertisements or other communications, determining viewing and response rates, and determining which offers to present to you on our own or on third party sites.

## LOCATION TRACKING ON MOBILE DEVICES

Certain applications on mobile devices may transmit information to us about your location when you request information from them. An example includes your physical location when you search for a nearby ATM using your mobile device. If you do not wish to use these location features, please review your mobile device's settings and disable location services.

## OTHER TECHNOLOGIES

BankUnited may also use analytics services such as Google Analytics to collect information about your use of the Site or our online services. Many analytic services allow you to opt out of data collection. To learn more information about Google Analytic practices including how to opt out, visit <https://tools.google.com/dlpage/gaoptout>.

## ADVERTISING ON THIRD PARTY SITES

Occasionally, you may encounter advertisements, such as banner ads and splash ads (ads that appear as you sign on or sign off of your online accounts) for our products and services on third party websites and mobile applications. We use third party advertising service providers to distribute our advertisements on websites and mobile applications where we have paid to advertise. These advertisements may use tracking technologies to capture information such as IP address, browser type and usage information in order to track the effectiveness of our advertising efforts. Such tracking technologies do not capture personal information about you, and our advertising service providers are prohibited from using any information collected except to track advertising effectiveness. If you prefer not to have such advertisements displayed to you, you may opt out by visiting [www.aboutads.info/choices](http://www.aboutads.info/choices) or by clicking on the AdChoices icon in an advertisement and following the instructions. Additionally, we may use advertising service providers such as Google® and Yahoo!® to place advertisements for our products and services on websites not affiliated with us based on search terms you use on those websites. Please review the privacy policies of those websites for instructions on how to limit these ads.

Please note that you may still receive general online advertising from us even after you adjust your ad preferences with certain web search engines or opt out of online advertising through AdChoices. Such advertising, however, will not be based on online/mobile activity data or search term information.

## DO NOT TRACK SIGNALS

Some web browsers (including Safari, Internet Explorer, Firefox and Chrome) incorporate a "Do Not Track" or similar feature that signals to websites that a user does not want to have his or her online activity tracked. Not all browsers offer a "Do Not Track" option and "Do Not Track" signals are not yet uniform. For this reason, many website operators, including us, do not respond to "Do Not Track" signals.

## UPDATING YOUR INFORMATION

It is very important that you keep your information accurate and up to date. If you believe your information is incomplete, inaccurate or not current please contact us at the telephone numbers or addresses listed on your account statements or other account materials and tell us the information that you would like to have changed. You can also speak with a customer service representative at one of our branch or banking center locations. For your protection, we may need to verify your identity before implementing your request. We will try to comply with your request as soon as reasonably practicable.

## PREVENTING IDENTITY THEFT

It is important that you always keep your account information safe. Never share your username, password or personal identification number (PIN) with anyone under any circumstances. Note that we will never initiate a request via email for your sensitive information (e.g. social security number, username, password, PIN or account number). If you receive an email asking for your sensitive information, you should be suspicious of the request and promptly contact us to report the suspicious activity. Please be aware, however, that in certain telephone and in-person transactions we may ask for your full social security number, account number or other information to verify your identity before conducting the transactions you have requested. For example, we may ask for such information to verify your identity when you place a call to us or when you visit a branch or banking center. We will never request that you disclose your username, password or PIN under any circumstances, including such telephone or in-person transactions. Additional information regarding identity theft and the steps you can take to help protect yourself from fraud can be found on the Federal Trade Commission website at [www.ftc.gov](http://www.ftc.gov).

## SECURITY

We are committed to protecting the privacy of your personal information. We and our service providers have implemented and maintain physical, electronic and procedural safeguards designed to protect your personal information from loss or unauthorized access, disclosure, or use. We limit access to personal information to those employees with a business reason to know such information. We educate our employees about the importance of confidentiality and customer privacy through standard operating procedures, specialized training programs and our Code of Conduct.

Despite all our efforts, no method of transmission over the internet or electronic storage technology is completely secure and the Bank cannot guarantee the security of your information. If you suspect a website or mobile app is pretending to be from the Bank, do not enter your personal information. Instead, contact us through a phone number you know is associated with your account or at one of our branch or banking center locations. If you receive an email that claims to be from us, but you think it is suspicious, do not click on any of the links in the email. Remember, we will never initiate (unless otherwise stated for a specific product or service application), a request via email for your sensitive personal information (e.g., social security number, personal ID, password, PIN or account number). If you receive an email asking for your sensitive information, you should be suspicious of the request and promptly contact us to report the suspicious activity. Please visit our Security page for more information about our commitment to security and tips about how to guard against fraud and identity theft.

### **THIRD PARTY AGGREGATION SERVICES**

The Bank, through a third party service provider, as well as other financial institutions, offers account aggregation services which allow you to consolidate your financial account information from many sources (such as your accounts with us or with other financial institutions) and view that information at one online location. For example, the aggregation service might collect and consolidate your checking and savings account balances, the value of your stocks and bonds in your brokerage account and your frequent flier mileage information from an airline.

By providing information about your non-Bank accounts (including your user names, passwords, PINS and other personally identifiable information or credentials), you authorize us and our aggregation service provider to use such information, or other content you provide through the account aggregation service, to retrieve data on your behalf for purposes of providing the account aggregation service. Third-party sites shall be entitled to rely on the authorization granted by you or through your account. **YOU ACKNOWLEDGE AND AGREE THAT WHEN WE OR OUR ACCOUNT AGGREGATION SERVICE PROVIDER ACCESS AND RETRIEVE INFORMATION FROM THIRD PARTY SITES, WE ARE ACTING AS YOUR AGENT, AND NOT AS THE AGENT OR ON BEHALF OF THE THIRD-PARTY SITES.**

If you provide our aggregation service provider access, as your agent, to your other financial institution account information, we may use such information, as well as your Bank account information, to provide you offers, suggestions and insights on your spending, savings and other financial behaviors. These insights are not investment, tax or legal advice, and neither the Bank, nor

our aggregation service provider, are acting as a tax, legal or investment advisor in providing same.

With respect to aggregation services provider by a third party, please use caution when providing your personal information and account access information (e.g. user name, and password) about your Bank accounts, to a third-party aggregation services provider. We will consider that as you having authorized all transactions or actions initiated by such access information, whether or not you were aware of a specific transaction or action.

If you cancel your enrollment in our aggregation services, or revoke the authority you have given to an third party aggregation services provider, we strongly recommend that you change your password so that the aggregation services provide cannot continue to access your account information.

### **PROTECTING CHILDREN'S ONLINE PRIVACY**

We respect the privacy of children. Our Site is intended for U.S. residents who have reached the legal age of majority. Our Site is not directed to, or intended for, individuals under the age of 13. We do not knowingly or intentionally use the Site to solicit or collect personal information from, or market to, children under the age of 13. For additional information about the Children's Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov).

### **LINKS**

Our Site may include links to third-party websites. We encourage you to be aware when you leave the Site and to read the privacy policies and terms of use of any such websites, as these third party sites may not follow our same privacy, security or accessibility standards. We are not responsible for, and do not endorse or guarantee the privacy or security of these websites including, the accuracy, completeness or reliability of their information.

### **SOCIAL MEDIA PLATFORMS**

The Bank has official pages on social media platforms such as Facebook®, Instagram®, LinkedIn and Twitter®. When you interact with us on social media platforms, we may collect information such as your likes, interests, feedback and preferences. Never include sensitive personal, financial or other confidential information such as your social security number, account number, phone number, mailing address or email address when posting or commenting online. Any posts you make on our official social media pages, including posts that contain pictures,

comments, suggestions, opinions, complaints or personal information, are available to others who use those pages and are subject to the terms of use and privacy policies of those companies that operate the platforms on which they appear. We are not responsible for the information collection, use and disclosure practices (including the data security practices) of such companies. To understand your rights and obligations with regard to such postings, please refer to the policies of those companies. You are also subject to this Statement when you visit our social media pages.

## **POTENTIAL EMPLOYEES**

If you are a prospective employee of the Bank, you may be asked to share information with us if you apply for employment using our Site. In order to use this feature of the Site, you will be required to create a unique profile and supply a username and a password. In addition, to complete the application process, you will be asked to provide information about your previous employment, education and qualifications, and your contact information.

If you have applied for a position with the Bank using our Site, we may contact and obtain additional information about you from anyone whether or not identified in your application. You agree that we may obtain background information about you from third party service providers to the extent permitted by law. We may use the information for recruitment purposes, organizational reporting, and/or other business needs, as appropriate. The information may also be used to comply with legal obligations regarding hiring and diversity of workforce or as otherwise required by law. Access to the database is limited to individuals who have a business need, which may include human resource or technical professionals, among others. We may disclose your application information to third parties that assist us with the operation of this feature of the Site.

## **NOTICE TO PERSONS ACCESSING THIS SITE OUTSIDE THE UNITED STATES**

The Site is controlled and operated by us from the United States, and is not intended to subject us to the laws or jurisdiction of any state, country or territory other than

that of the United States. Do not provide your personal information to us if you do not want your information to leave your country. If you visit, use or interact with our Site from a location outside the United States, you consent to the transfer of all information you provide to us outside of your country of residence, to the United States. In such instances, applicable U.S. federal and state laws shall govern. If you are a non-U.S. resident, such laws, may not provide the same level of protection as the laws of your country of your residence

## **CALIFORNIA RESIDENTS**

We do not share personal information of California residents with affiliates or third parties for the affiliates' or third parties' direct marketing purposes. California residents also have specific privacy rights provided by the California Consumer Privacy Act, as it may be amended from time to time.

## **UPDATES TO THIS STATEMENT**

This Statement describes our current online privacy practices. From time to time we may change our online privacy practices to accommodate new technologies, industry practices, regulatory requirements or for other purposes. We encourage you to review this Statement periodically to ensure that you understand how we collect, use and share information through the Site. Any changes to this Statement will become effective when the revised Statement is posted on the Site. By continuing to use the Site following such changes, you are agreeing to accept the terms of the revised Statement.

## **CONTACT US**

If you have any questions regarding this Statement, please contact our Client Care Center at (877) 779-BANK (2265). In the event you notice suspicious activity on your account or believe your username, password or PIN has been compromised, please contact us immediately.

**1-877-779-BANK (2265)**

**Visit our website at [www.bankunited.com](http://www.bankunited.com)**