

UWHARRIE CAPITAL CORP CONSUMER PRIVACY

FACTS

WHAT DOES UWHARRIE CAPITAL CORP AND AFFILIATES (see list below) 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 how we handle user privacy.

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 name, address, email address, income, and assets
- Payment history and account balances
- Credit history and creditworthiness

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information, the reasons Uwharrie Capital Corp and affiliates chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Uwharrie Capital Corp 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Simply call 800-438-6864 **or**
- Write: Uwharrie Capital Corp
Attn: Financial Privacy
PO Box 338
Albemarle, NC 28002-0338

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Contact your bank office at 800-438-6864.

Who we are

Who is providing this notice? Uwharrie Capital Corp and its affiliates (please see below for List of Affiliates).

What we do

How does Uwharrie Capital Corp and its affiliates 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 Uwharrie Capital Corp and its affiliates collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account, apply for a loan, or provide account information ■ Pay your bills or make a deposit ■ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
How does Uwharrie Capital Corp collect and utilize data with mobile banking applications for marketing purposes?	<p>Our marketing tools collect the following information when using our mobile banking application in order to provide appropriate marketing campaign information even when the app is closed or not in use:</p> <ul style="list-style-type: none"> ■ Location data is collected to provide location-based messages and interactions. ■ A random User ID is generated upon initial app access and used later during each marketing tool interaction. The User ID is used for identifying the user and for sending campaign information. This User ID is unique for each device and changes every time the application is re-installed. ■ Product Interaction is a marketing tool used to track user application entry, exit and pages viewed within the application. ■ Our marketing tools will collect your first name for product personalization purposes.
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.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on the account.

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>Please see below for our list of affiliates.</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>Uwharrie Capital Corp and its affiliates do not share information 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 may include insurance companies.</i>

Other important information

List of Affiliates: Uwharrie Bank, Uwharrie Bank Mortgage, The Strategic Alliance Corporation, Uwharrie Investment Advisors, Inc., BOS Agency, Inc.