

## Privacy notice

Rev. 06/2021

<b>Facts</b>	<b>What does Optum Financial do with your personal information?</b>
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and name, address, and date of birth and employment information</li> <li>• Account balances and transaction history; payment history, medical-related payments</li> <li>• Credit history and credit scores, depending on the products or services you have with us</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share personal customer information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Optum Financial chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Optum Financial share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences, which is not used by affiliates to market their products to you	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Please call 1-844-973-3925, or go to <a href="https://optumfinancial.com/privacy">optumfinancial.com/privacy</a> , or log in to your HSA portal. Health savings accounts (HSAs) are offered through Optum Bank® Member FDIC or ConnectYourCare, LLC, each a subsidiary of Optum Financial. Please consult your HSA Custodial Agreement for further information.
-------------------	---

Who we are	
Who is providing this notice?	Optum Financial includes a family of companies which provide or administer financial products for U.S. consumers, including OptumHealth Financial Services; ConnectYourCare, LLC; ConnectYourCare, Inc.; and Optum Bank.
What we do	
How does <b>Optum Financial</b> 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.  We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information, including restrictions on access to your confidential information.
How does <b>Optum Financial</b> collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Use your payment card or make deposits or withdrawals</li> <li>• Update your contact information</li> </ul> Depending on your product, we also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies within UnitedHealth Group and those companies that share the Optum name; ConnectYourCare; UnitedHealthcare Insurance Company; nonfinancial companies such as OptumInsight and UHG Print Services; and others such as United HealthCare Services, Inc. and Optum Specialty Benefits, Inc.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Optum Financial does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Optum Financial does not engage in any joint marketing.</i></li> </ul>
Other important information	
<b>Nevada residents</b>	We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the "To limit our sharing" section above. For more information contact us at 1-844-973-3925 or Optum Financial, P.O. Box 85960, 6300 Wayne Road, Westland, MI 48185. Or contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave, Suite 3900, Las Vegas, NV 89101; 702-486-3132; aginfo@ag.nv.gov.
<b>Vermont residents</b>	We will not share information we collect about you with nonaffiliates, except as permitted by Vermont law, including, for example to process your transactions or to maintain your account.