Online Privacy Policy

Last modified: January 24, 2020

Introduction

Univest Financial Corporation (including, for purposes of this Privacy Policy, any subsidiaries and affiliates, as applicable) (" Univest ", " We ", "Us" or "Our") respects your privacy and is committed to protecting it through our compliance with this policy.

This policy describes the types of information we may collect from you or that you may provide when you visit the websites UNIVEST.NET and MEETGIRARD.COM (collectively, our " Websites ") and our practices for collecting, using, maintaining, protecting and disclosing that information.

This policy applies to information we collect:

* On our Websites.
* In e-mail, text and other electronic messages between you and our Websites.

It does not apply to information collected by:

* Univest offline or through any other means, including on any other website operated by Univest or any third party (including our affiliates and subsidiaries); or
* any third party (including our affiliates and subsidiaries), including through any application or content (including advertising) that may link to or be accessible from or on our Websites.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Websites. By accessing or using our Websites, you agree to this privacy policy. This policy may change from time to time (see Changes to our Privacy Policy) below. Your continued use of our Websites after we make changes is deemed to be acceptance of those changes, so please check this policy periodically for updates.

Children Under The Age Of 13

Our Websites are not intended for children under 13 years of age. No one under age 13 may provide any information to or on our Websites. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on our Websites or on or through any of their features, register on our Websites, or provide any information about yourself to us, including your name, address, telephone number, e-mail address or any screen name or user name you may use. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, or there is any violation of the Children’s On-Line Privacy Protection Act (COPPA), please contact our General Counsel at [215-721-2586](tel:2157212586).

Information We Collect About You And How We Collect It

We collect several types of information from and about users of our Websites, including information:

* by which you may be personally identified, such as name, postal address, e-mail address, telephone number, social security number or any other identifier by which you may be contacted online or offline ("personal information");
* that is about you but individually does not identify you; and/or
* about your internet connection, the equipment you use to access our Websites and usage details.

We collect this information:

* Directly from you when you provide it to us.
* Automatically as you navigate through our Websites. Information collected automatically may include usage details, IP addresses and information collected through cookies, web beacons and other tracking technologies.

Information You Provide To Us

The information we collect on or through our Websites may include:

* Information that you provide by filling in forms on our Websites. This includes information provided at the time of registering to use our Websites, or requesting further services. We may also ask you for information when you enter a promotion sponsored by us, and when you report a problem with our Websites.
* Records and copies of your correspondence (including e-mail addresses), if you contact us.
* Details of transactions you carry out through our Websites.
* Your search queries on the Websites.

Information We Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Websites, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions and patterns, including:

* Details of your visits to our Websites, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Websites.
* Information about your computer and internet connection, including your IP address, operating system and browser type.

The information we collect automatically may include personal information, or we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Websites and to deliver a better and more personalized service, including by enabling us to:

* Estimate our audience size and usage patterns.
* Store information about your preferences, allowing us to customize our Websites according to your individual interests.
* Speed up your searches.
* Recognize you when you return to our Websites.

The technologies we use for this automatic data collection may include:

* Cookies (or browser cookies). A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Websites. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Websites.
* Flash Cookies. Certain features of our Website may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from and on our Websites. Flash cookies are not managed by the same browser settings as are used for browser cookies. For information about managing your privacy and security settings for Flash cookies, see Choices about How We Use and Disclose Your Information.
* Web Beacons. Pages of our Websites and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit us, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

See our [Customer Privacy Policy](https://image.e.univest.net/lib/fe4215707564067f741576/m/1/096c151c-e33e-40cd-9730-e66bcedba225.pdf) for more information about what personal information is collected, how, and why.

Third-Party Use Of Cookies And Other Tracking Technologies

Some content or applications, including advertisements, on our Websites are served by third-parties, including advertisers, ad networks and servers, content providers and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our Websites. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. For information about how you can opt out of receiving targeted advertising from many providers, see Choices About How We Use and Disclose Your Information.

How We Use Your Information

We use information that we collect about you or that you provide to us, including any personal information:

* To present our Websites and their contents to you.
* To provide you with information, products or services that you request from us.
* To fulfill any other purpose for which you provide it.
* To notify you about changes to our Websites or any products or services we offer or provide through them.
* In any other way we may describe when you provide the information.
* For any other purpose with your consent.

See our [Customer Privacy Policy](https://image.e.univest.net/lib/fe4215707564067f741576/m/1/096c151c-e33e-40cd-9730-e66bcedba225.pdf) for more information about what personal information is collected, how, and why.

Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this privacy policy:

* To our subsidiaries and affiliates.
* To contractors, service providers and other third parties we use to support our business and who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
* For any other purpose disclosed by us when you provide the information.
* With your consent.

We may also disclose your personal information:

* To comply with any court order, law or legal process, including to respond to any government or regulatory request.
* To enforce or apply our [terms of use](https://www.univest.net/terms-of-use) and other agreements.
* If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Univest, our customers or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

See [Customer Privacy Policy](https://image.e.univest.net/lib/fe4215707564067f741576/m/1/096c151c-e33e-40cd-9730-e66bcedba225.pdf) for more information about what personal information is collected, how, and why.

Choices About How We Use And Disclose Your Information

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

* Tracking Technologies and Advertising. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's website. If you disable or refuse cookies, please note that some parts of our Websites may then be inaccessible or not function properly.
* Promotional Offers from Univest. If you do not wish to have your e-mail address used by Univest to promote our own or third parties' products or services, you can opt-out by completing the [opt-out form](https://www.univest.net/information-sharing) or by calling [877.723.5571](tel:8777235571). If we have sent you a promotional e-mail, you may send us a return e-mail asking to be omitted from future e-mail distributions.

We do not control third parties' collection or use of your information to serve interest-based advertising. However these third parties may provide you with ways to choose not to have your information collected or used in this way. You can opt out of receiving targeted ads from members of the Network Advertising Initiative ("NAI") on the NAI's website.

Social Media

Univest maintains information on social media sites like Facebook, Twitter, LinkedIn, YouTube, and our Blog. When you post information on Univest social media pages it will be subject to the privacy and security conditions of the social media site. When you log into Univest owned social media properties, we collect information about your activities on those properties.

Your California Privacy Rights

We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. The California Consumer Privacy Policy can be found at [California Privacy Policy](https://www.univest.net/california-privacy-policy).

California Civil Code Section § 1798.83 and the California Consumer Privacy Act of 2018 permit users of our Websites that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing and other purposes. To make such a request, please submit the California Privacy Request form available at [univest.net/california-privacy-request](https://www.univest.net/california-privacy-request).

Data Security

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration and disclosure.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Websites, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Websites. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on our Websites.

Access

Univest does not maintain a process which allows visitors to review and request changes to any of his or her personally identifiable information, including information that is collected through the use of cookies or other tracking devices. If you believe that Univest customer records contain any incorrect information about you, please contact us using the customer service contact information provided on your bank or investment statements, or other communications from us pertaining to the products and services you use. You may also contact your local branch, relationship manager, or broker.

Changes To Our Privacy Policy

It is our policy to post any changes we make to our privacy policy on this page. If we make material changes to how we treat our users' personal information, we will notify you through a notice on our Websites’ home pages. The date this privacy policy was last revised is identified at the top of this page. You are responsible for ensuring we have an up-to-date active and deliverable e-mail address for you, and for periodically visiting our Websites and this privacy policy to check for any changes.

Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact us at:

14 North Main Street, P.O. Box 197, Souderton, PA 18964, Attn: Customer Support or submit the form on the [Customer Support page](https://www.univest.net/contact-us) or via our toll-free number: [877.723.5571](tel:8777235571).