



Bank of Colorado

PERSONAL



BUSINESS



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About Bank of Colorado

Much more than just a place to keep your money, we're proud to be a part of your community. That's why we're committed to bringing you banking The Way Banking Should Be.

PRIVACY POLICY

FACTS

WHAT DOES **PINNACLE BANK/BANK OF COLORADO** 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 payment history
- credit scores and credit history

	credit scores and credit history		
	• account balances and account transactions		
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 Pinnacle Bank/Bank of Colorado chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Pinnacle Bank/Bank of Colorado 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		No	We do not share
For our affiliates’ everyday business purposes—information about your transactions and experiences		No	We do not share
For our affiliates’ everyday business purposes—information about your creditworthiness		No	We do not share
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		No	We do not share
To limit our sharing	• Call 888.293.6271 - our menu will prompt you through your choice(s), OR • Visit us online: pinnbank.com, bankofcolorado.com, pinnbanktx.com, wypinnbank.com or nmpinnbank.com Please note: If you are a <i>NEW</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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?	Call us at 888.293.6271 or visit us online at the above listed website for your bank.		
Who we are			
Who is providing this notice?		Pinnacle Bank, Nebraska; Bank of Colorado, Pinnacle Bank, Texas; and Pinnacle Bank, Wyoming.	
What we do			
How does Pinnacle 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 Pinnacle 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 deposit money • pay your bills or apply for a loan • use your credit or 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 your 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as Pinnacle Bank, Nebraska; Pinnacle Bank, Wyoming; Pinnacle Bank, Texas; Bank of Colorado; The Pinnacle Agency, LLC; The Pinnacle Agency of Columbus, LLC; Pinnacle Financial Services, LLC; and PFS Insurance Group, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Pinnacle Bank/Bank of Colorado 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>Pinnacle Bank/Bank of Colorado doesn't jointly market.</i>
Other Important Information	
<p>Texas Residents Only: Pinnacle Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Pinnacle Bank should contact the State Department of Banking through one of the means indicated below:</p>	
<p>IN PERSON OR BY U.S. MAIL: Texas Department of Banking 2601 North Lamar Boulevard, Suite 300 Austin, Texas 78705-4294</p>	<p>TOLL-FREE PHONE: 877.276.5554 FAX: 512.475.1313 EMAIL: consumer.complaints@dob.texas.gov WEBSITE: www.dob.texas.gov</p>

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