

## "Carbon County's Only Home-Owned Bank"

**Online Banking** 

username

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### **Privacy Policy**

#### **FACTS**

#### WHAT DOES BANK OF COMMERCE 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 credit history
- employment information and overdraft history
- wire transfer instructions and payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### 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 Bank of Commerce chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Commerce 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	We do share
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	We do share
For nonaffiliates to market to you	No	We don't share

**Questions?** 

Call 307-324-2265 or go to www.bocrawlins.com

#### How does Bank of Commerce 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

# How does Bank of Commerce collect my personal information?

We collect your personal information from the following sources:

- information received from you on applications or other forms we may receive
- information about transactions you may have through us
- information about your transactions with nonaffiliated third parties
- information from a consumer reporting agency

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:

- 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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

#### **Definitions**

#### **Affiliates**

Companies related by common ownership or control. They can be financial and non-financial companies.

Bank of Commerce has no affiliates.

#### Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

Bank of Commerce does not share with nonaffiliates so they can market to you.

#### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Bank of Commerce doesn't jointly market.

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