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NOTICE OF ATM/NIGHT DEPOSIT Facility User Precautions

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> ATM/Night Deposit

(files/Notice_of_ATM_Annual_2012__6-7-13.pdf)

PRIVACY NOTICE

IMPORTANT INFORMATION ABOUT YOUR PRIVACY

FACTS	WHAT DOES BANK OF THE WEST 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	> Transaction history
	> Account Balances	> Account transactions
	> Payment history	> Checking account information
	When you are <i>no longer</i> 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 the West chooses to share, and whether you can limit this sharing.	

Reasons we can share your personal information	Does Bank of the West 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	Yes	No

investigations, or report to credit bureaus		
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	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call Customer Service at 972-986-2302, 817-251-2813 or 877-310-3511 or go to www.bnkwest.com	

What We Do

How does Bank of the West 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 Bank of the West collect my personal information?	We collect your personal information, for example, when you	
	➤ Open an account	➤ Provide account information
	➤ Apply for a loan	➤ Give us your contact information
	➤ Make deposits or withdrawals from your account	
	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.
	➤ <i>Bank of the West does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
	➤ <i>Bank of the West does not share with nonaffiliates so they can market to you.</i>

Joint Marketing

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

➤ *Bank of the West doesn't jointly market.*

Other Important Information**TEXAS NOTICE**

This institution is chartered, licensed, or registered 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 this institution should contact the Texas Department of Banking. The Texas Department of Banking may be contacted through any of the means indicated below:

- In Person or U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294;
- Telephone No.: 877/276-5554;
- Fax No.: 512-475-1313;
- E-mail: consumer.complaints@dob.texas.gov
- Website: www.dob.texas.gov

CHILDREN'S ONLINE PRIVACY STATEMENT.

Bank of the West advocates the protection of children's identities and privacy online. In that regard, this website is not directed to children. Furthermore, Bank of the West does not knowingly market its products and services to children, nor does it knowingly solicit data from children.