

FACTS	WHAT DOES CACHE BANK & TRUST 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 • Credit history • Payment history • Account transactions 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 Cache Bank & Trust chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Cache Bank & Trust 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		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		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions?	Call (970) 351-8600 or go to www.cachebankandtrust.com		

What We Do			
How does Cache Bank & Trust 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.		
How does Cache Bank & Trust collect my personal information?	 We collect your personal information, for example, when you Apply for a loan Make deposits or withdrawals from your account Give us your contact information 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. 		
Definitions			
Affiliates	 Companies related by common ownership or control. They can be financial and non-financial companies. Cache Bank & Trust has no affiliates. 		
Nonaffiliates	 Companies not related by common ownership or control. They can be financial and non-financial companies. Cache Bank & Trust 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. Cache Bank & Trust doesn't jointly market. 		
Other Important Information			

Other Important Information

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In accordance with Colorado State Law (§6-21-103 C.R.S.), Cache Bank & Trust offers its customers the option to sign a prior consent form for the limited purpose of allowing the Bank to share your financial records maintained by the Bank with law enforcement and county departments if the Bank suspects you may be subject to financial exploitation. Please contact the Bank at (970) 351-8600 to learn more about this option.