

## BANK OF DENVER 810 E. 17<sup>th</sup> Avenue – Denver, Colorado 80218 303-572-3600 www.thebankofdenver.com

FACTS	WHAT DOES BANK OF DENVER DO WITH YOUR PERSONAL INFORMATION?         Rev. 10/2013
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?	<ul> <li>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</li> <li>Social Security Number and Account Balances</li> <li>Payment history and Credit history</li> <li>Credit scores and Income</li> <li>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</li> </ul>
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 Denver chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Denver 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
<b>For our everyday marketing purposes</b> — To offer our products and services to you.	Yes	No
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 credit worthiness.	No	We don't share.
For non-affiliates to market to you	No	We don't share.

Questions? Call 303-572-3600 or e-mail customerservice@thebankofdenver.com





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Who we are			
Who is providing this notice?	Bank of Denver		
What we do			
How does Bank of Denver 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 Denver collect my personal information?	<ul> <li>We collect your personal information, for example, when you:</li> <li>Apply for a loan or show your driver's license</li> <li>Open an account or give us your contact information</li> <li>Provide employment information</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>		
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only: <ul> <li>Sharing for affiliates' everyday business purposes – information about your credit worthiness</li> <li>Affiliates from using your information to market to you</li> <li>Sharing for non-affiliates to market to you</li> </ul> </li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>		
Definitions			
Affiliates	Companies related by a common ownership or control. They can be financial and non-financial companies. <i>-Bank of Denver has no affiliates.</i>		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.		

Joint marketingA formal agreement between nonaffiliated financial companies<br/>that together market financial products or services to you.<br/>-Bank of Denver doesn't jointly market.

