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Privacy Statement:

FACTS

What does First Colorado National Bank 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 account balances

- credit history and payment history
- credit scores and income

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 First Colorado National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Colorado National Bank share?	Can you limit this sharing?
<ul style="list-style-type: none"> • 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
<ul style="list-style-type: none"> • For our marketing purposes to offer our products and services to you 	Yes	No
<ul style="list-style-type: none"> • For joint marketing with other financial companies 	Yes	No
<ul style="list-style-type: none"> • For our affiliates' everyday business purposes information about your transactions and experiences 	No	We don't share
<ul style="list-style-type: none"> • For our affiliates' everyday business purposes information about your creditworthiness 	No	We don't share
<ul style="list-style-type: none"> • For non affiliates to market to you 	No	We don't share

Who are we and who is providing this notice?

First Colorado National Bank

**What we do
How does First Colorado National Bank 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 First Colorado National Bank collect my personal information?

We collect your personal information, for example, when you open an account or pay your bills

- use your debit or credit card or deposit money
- apply for a loan

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 non affiliates 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 nonfinancial companies.

- *First Colorado National Bank does not share with our affiliates*

Non affiliates

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

- *First Colorado National Bank does not share with non affiliates so they can market to you.*

Joint marketing

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

- *Our joint marketing partners include business merchant card processors. For business customers only.*

Other important information

Questions? Call 970-527-4141 or www.firstcoloradobank.com



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