

Rev. December 2010

FACTS WHAT DOES THE BANK OF CLOVIS DO WITH YOUR PERS	SONAL
--	-------

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 cowith us. This information can include: Social Security number Payment history Credit history	 Credit scores Credit card or other debt Wire transfer instructions 	
	When you are <i>no longer</i> our customer, notice.	we continue to share your information as described in this	

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 The Bank of Clovis chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Bank of Clovis 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	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
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 575-769-9000

Page 2

What We Do			
How does The Bank of Clovis 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 The Bank of Clovis collect my personal information?	We collect your personal information, for example, when you Open an account Apply for a loan Show your driver's license Seek advice about your investments 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. • Our affiliates include: • Financial companies such as: Clovis Bancshares Inc.		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • The Bank of Clovis 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. • Our joint marketing partners include credit card and investment services.		