

FACTS**WHAT DOES Colorado East Bank & Trust
DO WITH YOUR PERSONAL INFORMATION?**

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| 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Account Balances and Payment History ■ Credit History and Credit Scores and Employment Information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| 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 Colorado East Bank & Trust chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Colorado East 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 | Yes | No |
| 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 | No |
| For our affiliates to market to you | Yes | No |
| For nonaffiliates to market to you | No | No |

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| Questions? | Call 719-336-5200 or go to www.coloeast.com |
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Who we are

Who is providing this notice?

Colorado East Bank & Trust

What we do

How does Colorado East 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 protect consumer privacy by ensuring that only employees who have a business reason, have access to it.

How does Colorado East Bank & Trust collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your debit card

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 nonfinancial companies.

- Colorado East Insurance
- Colorado East Financial Strategies Group

Nonaffiliates

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

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Joint marketing

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

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Other important information

Identity Theft is a serious and growing problem. If someone has fraudulently used your identification to establish credit, report the incident as quickly as possible to each of the credit reporting agencies listed below and ask that a fraud report be placed on your file. You may also check to see if any additional credit accounts have been opened without your consent by contacting the credit reporting agencies to obtain a copy of your credit report.

- Experian 888-397-3742 www.experian.com
- Equifax 888-685-1111 www.equifax.com
- Trans Union 800-916-8800 www.transunion.com