



## PRIVACY POLICY NOTICE

Protecting your privacy is important to Colorado East Bank & Trust and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all Colorado East Bank & Trust employees for collection, use, retention and security of nonpublic personal information. This policy applies only to our customers who have products or services used primarily for personal, family or household purposes.

### Information We Collect

We may collect “nonpublic personal information” about you from the following sources:

- Information we receive from you on applications or other forms, including electronic;
- Information about your transactions with us, our affiliates or others;
- Information we receive from third parties such as consumer reporting agencies; and
- Public sources, such as federal, state or local records.

We collect information to:

- Accurately identify you;
- Protect and administer your records, accounts and funds;
- Understand your financial needs;
- Design and provide you with products and services;
- Save you time in applying for new products and services; and
- Comply with laws and regulations.

“Nonpublic personal information” is information about you that we obtain in connection with providing a financial product or service to you, which is not available to the public. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

### Information We Disclose and With Whom We Share

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

If you decide to close your account or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

We are permitted under law to share information about our experiences or transactions with you or your account with companies related to us by common control or ownership (“affiliates” \*). In addition, we may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing arrangements (i.e. in order to offer you our credit card products) for example:

- Information we receive from you on applications or other forms, such as your name, marital status, address, telephone number, social security number, assets and income; and
- Information about transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions, and credit card usage.

We are also permitted under law to disclose nonpublic personal information about you to “nonaffiliated third parties”. We may continue to share or use information about you for the following:

- To perform services (i.e. check printing, loan servicing and bill payment);
- To protect the rights, property or safety of us, our customers or others (i.e. to protect against fraud and to reduce credit risk);
- To comply with a legal requirement or process (i.e. subpoena or court order);
- To comply with your request or authorization to share information; and
- To furnish information to consumer reporting agencies.

When we do disclose information about you to third parties under the limited legal exceptions, they are required to treat the information they receive about you in strict confidence; to use it only for the purpose for which it was shared; and not to use the information for their own marketing purpose. We do not sell information about you to third parties.

Your unique User Id and password help protect information online. We join with certain third parties to deliver online products and services. These third parties may keep some information you provide in order to deliver these services, such as applications, e-mail, and cookies.

- E-mail: If you send us e-mail, we may keep the content of your e-mail. Please be careful about the information you e-mail to us, because e-mail to any public website can sometimes be intercepted.
- Cookies: A “cookie” tells us our site was visited and which pages were viewed. Cookies are also used for security purposes when you conduct business online. They are common on websites and do not harm your computer. We use cookies that do NOT transmit any personal information about you.
- Information from children online: We do not market online products and services to children. We take steps to block children from sending us information online.

### **Sharing of Nonpublic Personal Health Information**

If you engage in an insurance transaction with or through us, we may collect nonpublic personal health information about you. We do not share nonpublic personal health information with any nonaffiliated third party, unless you have authorized the disclosure, the disclosure is made in connection with an insurance transaction or in-connection with an insurance transaction that was initiated by you or the disclosure is otherwise permitted by law. We will not share any personal health or medical information we may have without your written consent or otherwise as permitted by law. Health or medical information may include insurance application information, other health information you may provide in connection with one or more existing accounts, or information provided to us with regard to an insurance claim.

### **Our Confidentiality and Security Procedures**

We also take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. If you have any questions or need additional information, please contact us at the phone number or address below:

Colorado East Bank & Trust  
 100 W. Pearl St.  
 PO Box 1019  
 Lamar, CO 81052  
 719-336-5200  
 coloradoeast@coloeast.com

\* Our Affiliates are:  
 Colorado East Insurance

### **Other Ways to Protect Your Privacy**

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.

Experian	888-397-3742
Equifax	800-525-6285
Trans Union	800-680-7289

You may also check to see if any additional credit accounts have been opened without your consent or whether unauthorized charges were billed to your accounts. Contact the credit reporting agencies to obtain a copy of your credit report.

Experian	888-397-3742
Equifax	800-685-1111
Trans Union	800-916-8800