

# Privacy Policy

## Important Information About Your Privacy

<b>FACTS</b>	WHAT DOES COLORADO FEDERAL SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?	
<b>Why?</b>	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.	
<b>What?</b>	<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"> <li>• Information you provide to us on applications or other forms, such as your social security number, assets, liabilities and income.</li> <li>• Information about your transactions with us, such as account balance, payment history, and parties to transactions.</li> <li>• Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.</li> </ul>	
<b>How?</b>	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 Federal Savings Bank chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does Colorado Federal Savings Bank share?</b>
	<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	<b>For our marketing purposes</b> — to offer our products and services to you	Yes
	<b>For joint marketing with other financial companies</b>	No
	<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes
	<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes
	<b>For our affiliates to market to you</b>	Yes
	<b>For non affiliates to market to you</b>	No
	<p><b>Can you limit this sharing?</b></p> <p>For our everyday business purposes: No</p> <p>For our marketing purposes: No</p> <p>For joint marketing with other financial companies: We Don't Share</p> <p>For our affiliates' everyday business purposes (transactions): No</p> <p>For our affiliates' everyday business purposes (creditworthiness): Yes</p> <p>For our affiliates to market to you: Yes</p> <p>For non affiliates to market to you: We Don't Share</p>	
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 877-484-2372 to speak to a customer service representative</li> <li>• Email the form below to: <a href="mailto:DepositSupport@ColoradoFederalBank.com">DepositSupport@ColoradoFederalBank.com</a></li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	Call 877-484-2372 or go to <a href="http://www.ColoradoFederalBank.com">www.ColoradoFederalBank.com</a>	



Mail-in Form									
Leave Blank OR [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.  <input type="checkbox"/> Apply my choices only to me.]	Mark any/all you want to limit: <input type="checkbox"/> Do not share any information about my creditworthiness with your affiliates for their everyday business purposes.  <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.								
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #1a3d54; color: white;">Name</td> <td style="height: 20px;"></td> </tr> <tr> <td style="background-color: #1a3d54; color: white;">Address</td> <td style="height: 20px;"></td> </tr> <tr> <td style="background-color: #1a3d54; color: white;">City, State, Zip</td> <td style="height: 20px;"></td> </tr> <tr> <td style="background-color: #1a3d54; color: white;">Account Number</td> <td style="height: 20px;"></td> </tr> </table>	Name		Address		City, State, Zip		Account Number	
Name									
Address									
City, State, Zip									
Account Number									
<b>Mail To:</b>	Colorado Federal Savings Bank 8400 East Prentice Avenue, Suite 840 Greenwood Village, Colorado 80111								
Who we are									
Who is providing this notice?	Colorado Federal Savings Bank								
What we do									
How does Colorado Federal Savings 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. Additionally, our employees are bound by a code of conduct and ethics, and are educated on the importance of confidentiality and customer privacy.  We restrict access to your personal information to those employees who have a business need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your nonpublic personal information.								
How does Colorado Federal Savings Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>Apply for an account or open an account</li> <li>Deposit money or transfer funds</li> <li>Apply for a loan</li> </ul> We also collect personal information from other sources, such as credit bureaus, affiliates, or other companies.								
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for non affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.								
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account—unless you tell us otherwise.								
Definitions									

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates are: Provident Funding Associates L.P., Provident Mortgage Trust Inc., Provident Asset Management L.P., Pointserv Inc., LenderVend LLC, Bayhill Software LLC and NewLogic Software LLC.</li> </ul>
<b>Non affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Colorado Federal Savings Bank does not share with non affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Colorado Federal Savings Bank doesn't jointly market.</li> </ul>

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