

COLORADO FEDERAL SAVINGS BANK

PRIVACY POLICY

IMPORTANT INFORMATION ABOUT YOUR PRIVACY

Colorado Federal Savings Bank is committed to protecting the privacy and confidentiality of your personal information. This notice describes our privacy policy practices regarding our customers' and former customers' information. We collect, maintain, and use personal information about you to provide financial products and services. This policy is being provided to help you to better understand Colorado Federal Savings Bank's practices in protecting your nonpublic personal information, and the circumstances under which this information may be shared with others and the choices you have.

Information We Collect

We collect and use nonpublic personal information from the following sources:

- Information you provide to us on applications or other forms, such as your social security number, assets, liabilities and income.
- Information about your transactions with us, such as account balance, payment history, and parties to transactions.
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Information We Disclose to Third Parties

We may disclose all the information we collect about you, as described above in the "Information We Collect", to third parties as permitted by law. These third parties may be either affiliates or non-affiliates, and include the following companies:

- Financial service providers, such as securities brokers-dealers, investment advisors, real estate investment trusts, or insurance providers.
- Non-financial companies, such as retailers, or direct marketers.
- Others, such as non-profit organizations

We may also disclose information we collect about you to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. For your protection, we require that these companies keep all personal information secure and confidential.

Right to Opt Out

You have choices about the disclosure of nonpublic information about you.

If you prefer that we not disclose nonpublic personal information about you to other organizations, including both affiliates and non-affiliates, except for information that we are permitted or required by law to share, you may opt out of those disclosures. That means that you may direct us not to make those disclosures, other than as permitted by law. To opt out of disclosures, please complete the information in the form below and mail to:

Colorado Federal Savings Bank
8400 East Prentice Avenue, Suite 545
Greenwood Village, Colorado 80111

If you do not opt out now, but later decide that you do not want us to share nonpublic personal information about you with third parties, except as permitted by law, you may notify us at any time by mailing the opt out notice to the address above. We will update our records within thirty days of receipt of your notice.

If you choose to opt out, that opt out will apply to all accounts that you have with us. For any accounts or loans that you hold jointly with another person, each person may separately opt out and joint account holders may opt out for each other. Generally speaking, we will consider a request to opt out by one account holder or borrower to be a request made on behalf of all account holders or borrowers under the applicable account or loan number.

Confidentiality and Security of Information

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. Our employees are bound by a code of conduct and ethics, and are educated on the importance of confidentiality and customer privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your nonpublic personal information.

Your confidence in us is important and we want you to know that your personal and account information is secure. If you have any questions or concerns, please contact us at 877-484-2372.

OPT OUT NOTICE

Please do not share nonpublic personal information about me that is in your records with third parties, other than as permitted or required by law.

First Name _____ Last Name _____

Address _____

Account or Loan Number _____

Signature _____ Signature _____

Date: _____ Date: _____