

Facts	WHAT DOES Bank of Colorado/Pinnacle Bank/PinnBank DO WITH YOUR PERSONAL INFORMATION?
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 collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number • account balances and payment history • credit history and credit scores
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 Bank of Colorado/Pinnacle Bank/PinnBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Colorado/Pinnacle Bank/PinnBank 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 (Our only joint marketing agreement is with our long-term partner Raymond James Financial Services)	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you –	Yes	Yes
For nonaffiliates to market to you –	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> • Email us at privacyoptout@bankofcolorado.com. Please Include your full name, phone number, and the branch location you bank with, OR • Call 888.293.6271 - our menu will prompt you through your choice(s), OR <p>If you are a <i>NEW</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call us at 888.293.6271 or visit us online at bankofcolorado.com or nmpinnbank.com .

Who we are	
Who is providing this notice?	Bank of Colorado; DBA Pinnacle Bank, New Mexico; DBA PinnBank, Arizona.
What we do	
How does Bank of Colorado/Pinnacle Bank/PinnBank 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 Bank of Colorado/Pinnacle Bank/PinnBank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ Our affiliates include financial companies such as Pinnacle Bank, Nebraska; Pinnacle Bank, Wyoming; Pinnacle Bank, Texas; Bank of Colorado; The Pinnacle Agency, LLC; PFS Insurance Group, LLC; and Bankers Title Agency of Nebraska, LLC.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>Bank of Colorado/Pinnacle Bank/PinnBank does not share with nonaffiliates so they can market to you.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our only joint marketing partner includes Raymond James Financial Services. No other joint marketing agreements currently exist.</p>
Other Important Information	