

FACTS**WHAT DOES CITYWIDE BANKS 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:

- Social Security number and income
- Account balances and Payment history
- Credit history and Credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Citywide Banks chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citywide Banks 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	NO	WE DON'T SHARE
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes - information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

QUESTIONS?

Call 303-365-3650 or go to www.citywidebanks.com

Who we are

Who is providing this notice?	Citywide Banks and its affiliates, Citywide Banks of Colorado, Inc., Citywide Services Group, Citywide Data Corp., Citywide Financial, Inc. and Citywide Wealth Management
-------------------------------	--

What we do

How does Citywide Banks 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 take seriously our obligation to safeguard your confidential information.
How does Citywide Banks collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • apply for a loan or use your debit card • make a wire transfer <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?	Federal law gives you the right to limit only <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 law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Citywide Banks does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Citywide Banks does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Citywide Banks does not jointly market.</i>

Other important information

USING OUR WEBSITE: If you visit Citywide Banks' Web site, we use cookies to collect anonymous data about user sessions (e.g. date and time the site was accessed, Internet Provider address, which pages were visited, Web browser used). Cookies created on your computer by using our Web site do not contain personally identifying information and do not compromise your privacy or security.

From time to time, we may change the policies and procedures provided in this Privacy Statement due to changes in law or due to changes in our operations and we will notify you of these changes as required by law.