

..... WELCOME TO



Bank of Colorado

**IMPORTANT INFORMATION
REGARDING YOUR PERSONAL ACCOUNT**



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Bank of Colorado

05/17/17

Dear Valued Customer,

Welcome to the Bank of Colorado family.

As you know, as of July 1, 2017, AmFirst Bank will become part of the Bank of Colorado family. We are excited for the opportunity to continue to serve your banking needs at the same high level to which you have become accustomed as an AmFirst Bank customer. The name on the buildings will change, but when you come inside you'll see the same team working every day to meet your needs. Plus you'll now have access to 40 additional Bank of Colorado locations throughout the state.

Bank of Colorado is a family-owned network of community banks and we are deeply rooted in the local communities we serve, with a strong commitment to providing our customers with innovative, quality financial services. Learn more about us on page 2 of this booklet.

What does this mean for you?

On July 3, 2017, AmFirst Bank customers will be moved to the Bank of Colorado processing system, which will mean new services will become available and some changes will apply to your accounts. This booklet provides information regarding our services, the timing of changes that are forthcoming and what you can expect. We assure you that we are working hard to exceed your expectations and we promise to keep your account running smoothly.

We look forward to the opportunity to continue to serve you and thank you for your patience during the transition process. We are confident that you'll find added benefits available to you once this conversion is complete and we're happy to answer any questions you may have. Please feel free to drop by the bank and visit or give us a call.

Sincerely,

Shawn Osthoff
President
Bank of Colorado



ABOUT US

Bank of Colorado is a family-owned, community-focused network of community banks. For over 100 years we have been dedicated to helping our customer base thrive, to helping our business customers grow and to increasing the stability of the communities we serve. We've grown from a small rural community bank into a regional organization. Our belief is that every community we serve is as unique as the people who walk through the door. We empower our staff with local decision making, allowing each branch to serve its customers in its own unique way. We offer robust financial products and services that are usually found at much larger banks, while still remaining true to our roots. We still regard old-fashioned customs like knowing customer names and shaking hands as meaningful and important. Whether you're on the Eastern Plains, the Front Range, the Western Slope or in the Four Corners Region, you'll find a consistent banking experience. It's what makes us more than just a bank in Colorado. We're Bank of Colorado.

CORE VALUES

UNCONDITIONAL CUSTOMER SATISFACTION Beyond customer service, this value embodies a proactive, customer-centric "do what it takes" philosophy for keeping customers happy at every touch point within their banking experience.

STABILITY This represents our heritage and the strong foundation we are built on. It goes beyond the origin of the company to focus on the values of our background, like reliability, hard work, steadiness and trust.

INNOVATION Our community banks may not be at the forefront of technological breakthroughs, but we are leading the charge within our competitive set. We are positioned well for future growth, focused on customer experience and invested in technology to help streamline banking, making it more seamless and convenient for customers.

INTEGRITY Beyond doing what's right, our employees approach each day with the strong ethical and moral principles that help guide our bank to act on the behalf of customers. We deliver honest, straightforward banking products and advice without compromise.

COMMUNITY This core value is a key focus for our company – the communities in which we live and work. It is more important than ever to support them, and we will continue to participate, volunteer and grow our towns.

EDUCATION Whether showing someone how to use mobile apps or suggesting the best loan for their particular financial situation, this value is inherent in everything we do for our customers. We continually put their best interests at the forefront and remain committed to being both their financial institution of choice and a financial resource.

CONVERSION TIMELINE

OVERVIEW	YOUR RESPONSIBILITY
MID-JUNE	
NEW VISA® DEBIT CARD	
Check the mail for your new Bank of Colorado VISA® Debit Card.	You may activate your card as soon as you receive it, but it will not be connected to your account and available for use until July 1, 2017. To activate your card and choose your PIN, follow the instructions on the sticker affixed to the card. Contact any merchants you use for recurring card transactions to provide your new card information, for transactions after July 1, 2017.
ORDER NEW CHECKS	
Order checks with your new routing number and account number. Bank of Colorado will reimburse up to \$100 for your replacement check order if ordered before August 1, 2017.	Order checks through your supplier of choice - with your new ABA routing and account number . To determine what your new routing and account numbers will be, please refer to page 5 in this booklet. If you typically order your checks through the bank, call or visit one of the branches and a banker will assist you. If you order through a separate third party, save your receipt and present it to the bank for reimbursement up to \$100 for orders placed before August 1, 2017.
ACCOUNT STATEMENTS	
All AmFirst Bank account statements will cut on June 30, 2017 and a paper statement will be mailed to you - even if you are enrolled to receive your statements electronically.	If you are enrolled to receive your statements electronically, you will no longer have access to review/retrieve archived statements online for your old AmFirst account after June 30, 2017 . Please print/save copies of past statements prior to June 30, 2017.
LATE-JUNE	
DIRECT DEPOSITS AND AUTOMATED PAYMENTS - SWITCHKIT	
Utilize the SwitchKit Quick Checklist with corresponding SwitchKit forms provided in this booklet to help notify the companies you use for recurring automatic transactions in your AmFirst account, such as direct deposits and automated payments.	Identify any automatic account transactions you have set up in your current AmFirst account and fill out the applicable SwitchKit forms with your new Bank of Colorado account information, specifying that the switch should take effect no earlier than July 1, 2017. Keep track of the companies whom you have notified on the SwitchKit checklist, on page 25 of this booklet. The AmFirst staff are delighted to help with this process should you require assistance - just stop by or call one of the branches. If you need additional forms we can provide them to you at the branch or send to you via mail or email, upon request. You can also download the forms online at bankofcolorado.com/education/documents . To determine what your new account number will be, please refer to page 5 in this booklet.
SATURDAY, JULY 1, 2017	
NAME CHANGE	
AmFirst Bank will become Bank of Colorado. Bank of Colorado signs will start to go up.	Customers may begin using all Bank of Colorado branches to conduct business and can now use all Bank of Colorado ATMs at no charge.
VISA® DEBIT CARD	
Begin using your Bank of Colorado VISA® Debit Card.	If you have not yet activated your card, please do so now by following the instructions on the sticker affixed to the card. As of today, your card is automatically connected to your account and is available for use. Your AmFirst card will no longer work and should be destroyed.
CHECKS	
Begin using your new Bank of Colorado checks.	All checks written on or after July 1, 2017 should be written using your new Bank of Colorado checks. All AmFirst checks should be destroyed. Any checks written using the old AmFirst ABA routing and account number will automatically process through your account through August 2017. After that, any checks presented with the old numbers could be returned.

..... CONVERSION TIMELINE - CONT.

OVERVIEW	YOUR RESPONSIBILITY
MONDAY, JULY 3, 2017	
ONLINE BANKING	
<p>Bank of Colorado online banking is now available.</p>	<p>Your accounts may now be viewed online at bankofcolorado.com. Follow the enrollment instructions on page 13 of this booklet. If you are having difficulty, please call the Help Desk at 1.800.227.7715. If you were enrolled in bill pay services through AmFirst Bank, your vendors and payment history has been retained and will be available through your Bank of Colorado login.</p>
MOBILE BANKING	
<p>Bank of Colorado mobile banking is now available.</p>	<p>After you have signed up for online banking on your personal computer, you may download our mobile banking app by searching "Bank of Colorado" in the iPhone App Store or Google Play Store. Our consumer app is black with a gold diamond logo. Our business app is white with a black diamond logo.</p>
AUTOMATED TELEPHONE BANKING	
<p>New Telebank phone number</p>	<p>Begin accessing your account information by calling Telebank at 1.800.295.6879. You will need to provide your new account number and set up a PIN. Note: if you prefer to speak to a live person you may contact your personal banker at the bank branch just as you would have done previously.</p>
eDOCS ELECTRONIC STATEMENTS	
<p>If you were previously enrolled to receive your statements electronically through AmFirst Bank, you will continue to access your statements through online banking with Bank of Colorado.</p>	<p>Log on to bankofcolorado.com to view account statements through online banking as they become available. You will receive an email notification when you have statements/notices available to view, so please make sure you have provided an accurate and current email address to the Bank.</p>



ACCOUNT INFORMATION

QUICK FACTS		ALL THE DETAILS
New Account Number	Your new account number will be similar to your existing account number, but will now be 10-digits in length.	Your new account number will have a preceding 22 plus however many zeros added to the front of your existing account number to make it 10 digits in length. For example, if your account number is currently 123456, your new account number would be 2200123456.
Routing Number	Your new bank routing number will change on July 1, 2017. The new routing number is 107002448 .	Please use this routing number when signing up for automatic payments or direct deposits AFTER July 1, 2017. If you have automatic credits or debits posting to your account through the ACH system, please use the handy SwitchKit to help get those transactions switched to your new account information. See pages 25 - 27, stop by or call your local branch for additional forms. Forms can also be downloaded at bankofcolorado.com/education/documents .
Checks	After July 1, 2017, discontinue using your AmFirst checks and begin using your new Bank of Colorado checks with your new account information.	Checks written prior to July 1, 2017, will post to your account seamlessly. You will need to obtain new Bank of Colorado checks and we will pay/reimburse you for the charges, up to \$100, for orders placed before August 1, 2017. If you normally order checks through the bank, please contact the branch and they will assist you with ordering a new check supply. If you prefer ordering through a third party, please save your receipt for reimbursement.
Statements	AmFirst will produce a one-time special statement that will cut on June 30, 2017, which will be mailed directly to the address on file (even if you normally receive electronic statements).	This statement will clear out the transactions from the old system. There will be no service charge assessed for this special statement and all interest-bearing checking and savings accounts will receive the interest due. Going forward, you will receive your statements on the same schedule and by the same method you had in the past.
Electronic Statements	If you currently view your statements online, you will no longer have access to review/retrieve archived statements for your old AmFirst account online after June 30, 2017.	Please print/save copies of past statements prior to June 30, 2017. Going forward, you will receive email notifications that your statement is ready to review by logging into your online banking accounts at bankofcolorado.com .
Overdraft Line of Credit	If you have an existing Overdraft Line of Credit associated with your checking account, please note that fees and payment calculations will change.	Your OLOC is now called Ready Reserve Line of Credit. On the anniversary date of your LOC, you will be assessed an annual fee of \$30. The \$15 fee per overdraft transfer will no longer be charged. Payments on outstanding balances will now be calculated as 5% of the balance or \$10, whichever is greater.
Service Charge & Account Name Change	Your current deposit account structure may change, including the monthly service charge.	Every effort has been made to convert your current deposit account to a similar Bank of Colorado product. Please see the Account Map and Change in Terms on pages 6 - 9 in this booklet to compare your existing account with the features of your newly transitioned Bank of Colorado account.
Certificates of deposit	Your current CD will continue under the same terms as before.	Upon maturity, if you do not redeem the CD it will automatically rollover for the same term at the current rate at time of maturity.

ACCOUNT MAP

The Account Map provides details regarding how your account name and features will change – **Effective July 1, 2017**

AMFIRST BANK - CURRENT ACCOUNT	BANK OF COLORADO - NEW ACCOUNT
<p>RELATIONSHIP CHECKING REGULAR CHECKING BASIC CHECKING</p>	<p>DIAMOND SECURE</p>
DIAMOND SECURE ACCOUNT DETAILS	
<ul style="list-style-type: none"> ♦ No minimum balance requirement ♦ \$4 monthly service charge ♦ Additional \$5 paper statement fee per statement cycle if not enrolled in electronic statements - <i>No fee for electronic statements</i> ♦ IDProtect® identity theft protection services ♦ Cell phone protection <p><i>*Service charge and paper statement fees will be waived for the first 90 days after July 1, 2017</i></p>	
DIAMOND SECURE REGISTRATION AND ACTIVATION	
<ol style="list-style-type: none"> 1. Go to www.IDProtectMe247.com using Access Code CO942567 and follow the simple step-by-step instructions to register and activate benefits, or 2. Call 1.877.610.7889 for questions related to any of the benefits and services, or for assistance with registration and activation. 	
ADDITIONAL INFORMATION	
<p>If you are enrolled in electronic statements and we receive notification that your monthly statement notice is unable to be delivered electronically, the account will be converted to receive paper statements and a paper statement fee of \$5 per statement cycle will be charged.</p>	

AMFIRST BANK - CURRENT ACCOUNT	BANK OF COLORADO - NEW ACCOUNT
<p>CHECKING WITH INTEREST</p>	<p>INTEREST CHECKING</p>
INTEREST CHECKING ACCOUNT DETAILS	
<ul style="list-style-type: none"> ♦ Earns interest based on daily balance, at a competitive tiered rate ♦ No monthly service charge with minimum average balance of \$1,000 per statement cycle - \$15 service charge per statement cycle if balance falls below the minimum average balance requirement ♦ \$5 paper statement fee per statement cycle if not enrolled in electronic statements - <i>No fee for electronic statements</i> <p><i>*Paper statement fees will be waived for the first 90 days after July 1, 2017</i></p>	
ADDITIONAL INFORMATION	
<p>If you are enrolled to receive your statements electronically and we receive notification that your monthly statement notice is unable to be delivered electronically, the account will be converted to receive paper statements and a paper statement fee of \$5 per statement cycle will be charged.</p>	

..... ACCOUNT MAP - CONT.

The Account Map provides details regarding how your account name and features will change – **Effective July 1, 2017**

AMFIRST BANK - CURRENT ACCOUNT	BANK OF COLORADO - NEW ACCOUNT
PREMIUM MONEY MARKET	MONEY MARKET ACCOUNT
MONEY MARKET ACCOUNT DETAILS	
<ul style="list-style-type: none"> ♦ Competitive, tiered money market rates ♦ No monthly service charge with minimum average balance of \$1,000 per statement cycle - \$15 service charge per statement cycle if balance falls below the minimum average balance requirement ♦ Maximum of 6 withdrawals per month - \$10 service charge for each non-personal withdrawal in excess of 6 during monthly statement cycle (unlimited in-person withdrawals) 	

AMFIRST BANK - CURRENT ACCOUNT	BANK OF COLORADO - NEW ACCOUNT
HEALTH SAVINGS ACCOUNT	HEALTH SAVINGS ACCOUNT
HEALTH SAVINGS ACCOUNT DETAILS	
<ul style="list-style-type: none"> ♦ Interest-bearing account ♦ \$25 account set-up fee ♦ \$3 service charge assessed per statement cycle if balance falls below \$500 ♦ \$25 account closing or transfer fee 	

AMFIRST BANK - CURRENT ACCOUNT	BANK OF COLORADO - NEW ACCOUNT
STATEMENT SAVINGS	SAVINGS ACCOUNT
SAVINGS ACCOUNT DETAILS	
<ul style="list-style-type: none"> ♦ Interest-bearing account ♦ \$9 service charge assessed quarterly if minimum balance falls below \$200 ♦ \$1.25 service fee for each transaction over 9 per calendar quarter 	

AMFIRST BANK - CURRENT ACCOUNT	BANK OF COLORADO - NEW ACCOUNT
MINOR SAVINGS	SPECIAL SAVINGS ACCOUNT
SPECIAL SAVINGS ACCOUNT DETAILS	
<ul style="list-style-type: none"> ♦ Designed to encourage minor savings - no minimum balance requirement ♦ Interest-bearing account ♦ \$1.25 service fee for each transaction over 9 per calendar quarter <p><i>*Account will be converted to a regular Savings Account after minor turns age 18</i></p>	

..... CHANGE IN TERMS

Effective July 1, 2017, these are the specific changes between your AmFirst Bank account and your new Bank of Colorado account.

AMFIRST BANK - CURRENT ACCOUNT	BANK OF COLORADO - NEW ACCOUNT
RELATIONSHIP CHECKING	DIAMOND SECURE
<p>There is no longer a minimum balance requirement in related accounts and direct deposit is no longer required. A \$4 monthly service charge applies. An additional \$5 paper statement fee will be charged if you are not currently enrolled to receive your statements electronically. You may enroll to receive your statements electronically at any time. All statements include check images. Your account now grants you access to identity theft protection services and cell phone protection; see enclosed account disclosures for full details.</p>	
REGULAR CHECKING	DIAMOND SECURE
<p>There is no longer a minimum balance requirement. A \$4 monthly service charge applies. An additional \$5 paper statement fee will be charged if you are not currently enrolled to receive your statements electronically. You may enroll to receive your statements electronically at any time. All statements include check images so checks will no longer be held at the bank. Your account now grants you access to identity theft protection services and cell phone protection; see enclosed account disclosures for full details.</p>	
BASIC CHECKING	DIAMOND SECURE
<p>There is now unlimited check writing with your account, with no added 'per item' fees. There is no longer a minimum balance requirement. The service charge has changed from \$7.50 to \$4 per statement cycle. An additional \$5 paper statement fee will be charged if you are not currently enrolled to receive your statements electronically. You may enroll to receive your statements electronically at any time. All statements include check images so checks will no longer be held at the bank. Your account now grants you access to identity theft protection services and cell phone protection; see enclosed account disclosures for full details.</p>	
CHECKING WITH INTEREST	INTEREST CHECKING
<p>The minimum balance requirement is changing from \$1,500 to \$1,000. If the average account balance falls below the minimum balance requirement during the statement cycle, a service charge will apply. The service charge has changed from \$12 to \$15. Electronic statements are free - an additional fee of \$5 per statement cycle applies for paper statements. Statements include check images so checks will no longer be held at the bank. Tiered interest rate based on daily balance.</p>	
PREMIUM MONEY MARKET	MONEY MARKET ACCOUNT
<p>The minimum balance requirement of \$1,000 will remain the same. If the account balance falls below the minimum balance requirement during the statement cycle, a service charge will apply. The service charge has changed from \$12 to \$15. The charge for more than 6 withdrawals made per statement cycle remains the same at \$10 each (not including withdrawals made in person at the branch).</p>	
HEALTH SAVINGS ACCOUNT	HEALTH SAVINGS ACCOUNT
<p>There will now be a minimum balance requirement of \$500 to avoid a monthly service charge of \$3. Account will earn interest at a variable rate. First order of checks is no longer free.</p>	
STATEMENT SAVINGS	SAVINGS ACCOUNT
<p>The minimum balance requirement will increase from \$100 to \$200. If the account balance falls below the minimum balance requirement during the statement cycle, a service charge will apply. The service charge has changed from \$5 per month to \$9 per quarter. Permitted withdrawals will change from 3 per month to 9 per quarter, and the excess withdrawal fee will decrease from \$2 to \$1.25 for each withdrawal in excess of 9 per quarter.</p>	
MINOR SAVINGS	SPECIAL SAVINGS ACCOUNT
<p>There is no change to the minimum balance requirement or monthly maintenance fee - neither will apply. Permitted withdrawals will change from 3 per month to 9 per quarter, and the excess withdrawal fee will decrease from \$2 to \$1.25 for each withdrawal in excess of 9 per quarter. Account designed for minors - once minor reaches age 18 the account will be converted to regular Savings Account.</p>	

CHANGE IN TERMS - CONT.

GREENWOOD VILLAGE MARKET

CHANGES IN INTEREST POLICY	
AMFIRST BANK	BANK OF COLORADO
Interest at account closure:	
If account is closed before interest is accrued, customer does not receive payment of uncredited interest.	If account is closed before interest is accrued, customer will receive payment of uncredited interest.
Non-cash Items:	
Accrues interest on day of deposit.	Accrues interest the next business day after date of deposit.
Minimum Balance Method:	
Minimum balance method before a fee is assessed is based on the daily balance. If the daily balance falls below the minimum balance requirement at any time during the month, the account is assessed the maintenance fee.	Minimum balance method before a fee is assessed is based on the average daily balance. If the average daily balance falls below the minimum balance requirement, the account is assessed the maintenance fee.
Tiered Variable Interest Rates:	
Interest-bearing checking accounts:	
3 Tiers: <ul style="list-style-type: none"> ♦ \$0 - \$1,499.99 = 0% interest ♦ \$1,500 - \$9,999.99 = 0.10% interest ♦ \$10,000 and above = 0.15% interest 	6 Tiers: <ul style="list-style-type: none"> ♦ \$0 - \$999.99 = 0% interest ♦ \$1,000 - \$9,999.99 = 0.01% interest ♦ \$10,000 - \$49,999.99 = 0.05% interest ♦ \$50,000 - \$249,999.99 = 0.15% interest ♦ \$250,000 - \$999,999.99 = 0.20% interest ♦ \$1,000,000 and above = 0.25% interest
Money Market account:	
6 Tiers: <ul style="list-style-type: none"> ♦ \$0 - \$999.99 = 0% interest ♦ \$1,000 - \$9,999.99 = 0.10% interest ♦ \$10,000 - \$24,999.99 = 0.10% interest ♦ \$25,000 - \$49,999.99 = 0.15% interest ♦ \$50,000 - \$100,000 = 0.20% interest ♦ \$100,000.01 and above = 0.25% interest 	6 Tiers: <ul style="list-style-type: none"> ♦ \$0 - \$999.99 = 0% interest ♦ \$1,000 - \$24,999.99 = 0.15% interest ♦ \$25,000 - \$99,999.99 = 0.25% interest ♦ \$100,000 - \$499,999.99 = 0.35% interest ♦ \$500,000 - \$999,999.99 = 0.40% interest ♦ \$1,000,000 and above = 0.45% interest
Variable Interest Rates:	
Savings account:	
♦ 0.05% interest	♦ 0.25% interest
Health Savings account:	
♦ 0.60% interest	♦ 0.15% interest
INTEREST RATES BASED ON MARKET AND SUBJECT TO CHANGE WITHOUT NOTICE	

FEE CHANGES

	AmFirst Bank	Bank of Colorado
EARLY ACCOUNT CLOSURE	\$10 within 90 days of opening	\$75 within 6 months of opening
FOREIGN ATM FEE (NON-BOC ATM)	\$1.50	\$1.50
REPLACE PIN	\$2	FREE
REPLACE CARD	\$10	\$10
ATM/VISA CHECK CARD ANNUAL FEE	\$12	FREE
CASHIER'S CHECK FEE	\$12	\$4
CHECK COPIES	\$1	\$2
CONSUMER READY RESERVE OVERDRAFT PROTECTION ANNUAL FEE	N/A	\$30
COLLECTIONS - INCOMING	\$30	\$15
COLLECTIONS - OUTGOING	\$30	\$15
CURRENCY/COIN ORDERS	\$5	FREE
DEPOSIT CORRECTIONS	\$1	FREE
DORMANT ACCOUNT FEE (per month, if customer has lost permanent contact with the bank)	\$5	\$10
INACTIVE CHECKING ACCOUNT FEE		
• per month if for previous 12 months (personal account) there is no activity on the account	\$5	\$10
• per month if for previous 6 months (business account) there is no activity on the account	\$5 (after 12 months)	\$10
INACTIVE SAVINGS ACCOUNT FEE (per month if for previous 24 months there is no activity on the account)	\$5 (after 12 months)	\$10
FOREIGN ITEM	\$30	\$15
FOREIGN CURRENCY DRAFT ORDER	FREE	\$25
ONLINE BANKING ACCESS	FREE	FREE
POPMONEY FEE	\$0.75 per transfer	\$0.50 per transfer
POPMONEY INSTANT PAYMENT	\$1.50 per transfer	\$3.00 per transfer
POPMONEY REQUEST MONEY FEE (\$0.00-\$250.00)	\$0.75 per transfer	\$0.50 per transfer
POPMONEY REQUEST MONEY FEE (\$250.01-\$999.99)	\$0.75 per transfer	\$0.75 per transfer
POPMONEY REQUEST MONEY FEE (over \$1,000.00)	\$0.75 per transfer	\$1.50 per transfer
POPMONEY FEE TO SEND EGREETING	\$0.25	Not available
POPMONEY FEE TO STOP PAYMENT	\$30	FREE
TRANSFER NOW STANDARD DELIVERY INBOUND	Not available	\$2 per transfer over 5 per month
TRANSFER NOW STANDARD DELIVERY OUTBOUND	Not available	\$2 per transfer
TRANSFER NOW NEXT BUSINESS DAY OUTBOUND	Not available	\$2 per transfer
TELEBANK ACCESS - TELEPHONE BANKING	FREE	FREE
GARNISHMENT OR LEVY	\$100	\$50

..... FEE CHANGES - CONT.

	AmFirst Bank	Bank of Colorado
MONEY ORDER FEE	\$4	\$3
NIGHT DEPOSIT BAG - ZIPPER	\$1	\$2
NIGHT DEPOSIT BAG - LOCK BAG	\$10	\$25
OVERDRAFT SWEEP SET-UP FEE	N/A	\$20
OVERDRAFT SWEEP	FREE	\$2 per sweep
RESEARCH	\$25 per hour	\$25 per hour (\$10 min)
RETURNED DEPOSIT ITEM (BUSINESSES)	\$5 (all accounts)	\$5 (business accounts only)
SPECIAL STATEMENT	\$3	\$3
STOP ITEM CHARGE	\$30	\$28
WIRE TRANSFER - INCOMING	\$15	\$5
WIRE TRANSFER - OUTGOING	\$15	\$5
WIRE TRANSFER - INTERNATIONAL	\$60	\$55
COIN COUNTING	FREE	1% of total (\$5 min)
PINNPAY (CONSUMER)	\$5 per month	FREE
PINNPAY - OVERNIGHT CHECK FEE	\$14.95	\$14.95
PINNPAY - SAME DAY RUSH DELIVERY FEE	\$9.95	\$9.95
NSF/OVERDRAFT FEES FOR CONSUMERS:		
• "NSF Item Paid" fee for items \$10 or less	\$33 per item	\$10 per item
• "NSF Item Paid" fee for items \$10.01 or higher	\$33 per item	\$32 per item
• "NSF Item Returned" fee for items \$10 or less	\$33 per item	\$10 per item
• "NSF Item Returned" fee for items \$10.01 or higher	\$33 per item	\$32 per item
• Overdraft fee	\$33 for each 7 consecutive business days	\$4 per day after 4th business day overdrawn
• Maximum daily NSF fee (includes paid or returned fees, excludes overdraft fees)	\$132	\$196
NSF/OVERDRAFT FEES FOR BUSINESS:		
• "NSF Item Paid" fee	\$33 per item	\$32 per item
• "NSF Item Returned" fee	\$33 per item	\$32 per item
• Overdraft fee	\$33 for each 7 consecutive business days	\$4/day
SAFE DEPOSIT BOXES:		
• 3" x 5"	\$25 annually	\$40 annually
• 5" x 5"	\$37 annually	\$50 annually
• 3" x 10"	\$45 annually	\$50 annually
• 5" x 10"	\$50 annually	\$60 annually
• 10" x 10"	\$100 annually	\$125 annually

DEBIT CARD

BANK OF COLORADO VISA® DEBIT CARD: You will receive a new Bank of Colorado debit card around mid-June to replace your current card. Your current AmFirst Bank debit card will continue to work through July 1, 2017, after which the card should be destroyed and you should begin using your new Bank of Colorado card. If you have not received your new card by the end of June, please contact your local branch and request a replacement card, or we can provide you with a new card on the same day at one of these locations:

- 916 S. Main Street, Suite 100, Longmont CO (after July 1, 2017)
- 5201 S. Yosemite Street, Greenwood Village CO (after July 1, 2017)
- 1801 Broadway, Suite 100, Denver CO
- 300 Union Blvd, Suite 100, Lakewood CO

Your new card will need to be activated prior to use. You may activate your card as soon as you receive it, but it will not be tied to your account and cannot be used before July 1, 2017. To activate your card, call the number on the sticker affixed to the card. You will need to provide the card number and the last 4 digits of your Social Security Number. During activation, you will be able to select your 4 digit PIN code.

Your new Bank of Colorado debit card has no annual fee. You will have an ATM cash withdrawal limit of \$509 per day and POS purchase limit of \$2009 per day.

PLEASE NOTE: Your new Bank of Colorado VISA® debit card will have a new number; your old number will not be valid after July 1, 2017. If you have recurring charges on your card (e.g. utility payments, membership dues, etc.), please make sure to contact the merchant and provide your new card number to maintain uninterrupted service.



ONLINE BANKING

Get tips and step-by-step instructions for using Bank of Colorado online banking and its multiple features in our Online Education Center. Simply click on the Product Education Video link under our Education section of bankofcolorado.com to launch the help center.

24-HOUR ONLINE BANKING: Beginning July 3, 2017, you can start using Bank of Colorado's online banking services at our website bankofcolorado.com. Your current online banking services at amfirstbank.com will no longer be available after June 30, 2017. If you need to make copies of your statements from amfirstbank.com, please do so before July 1, 2017.

HOW TO START USING ONLINE BANKING: From a personal computer, visit the bankofcolorado.com home page and click on FIRST TIME LOGIN near the login section. Choose your account type from the drop-down menu, then enter your new 10-digit account number and your Social Security Number. For PIN, please enter the last 4-digits of your Social Security Number. Enter your email address and then confirm by entering it again in the next field. Click ENROLL. The system will walk you through setting up an access ID and password plus security challenge questions. Follow the instructions to sign up for electronic statements and mobile account alerts, if desired. Once the process is complete you will be able to view your accounts online. If you need assistance, please call the Help Desk at 1.800.227.7715.

ONLINE BILL PAY: If you currently use online bill pay with AmFirst, Bank of Colorado will transfer the service. Your vendor and payment history will be available to view within your online banking accounts. After logging in, simply click on the Bill Payment button near the top of the screen. Please confirm that your payees and scheduled payments are correct. If you need assistance, please call the Help Desk at 1.800.227.7715.

PLEASE NOTE: When entering bills for payment, the date you enter into the system is the date on which you want the vendor to receive payment, not the date that it will be transferred/mailed.

MOBILE BANKING: Take advantage of this convenient and free service for online banking customers. With mobile banking you can view activity, transfer funds, pay bills, make deposits and find branch locations - all from your smartphone or tablet. Once you have established your online account on a personal computer, simply download the app by searching "Bank of Colorado" in the iPhone App Store or Google Play Store. The consumer app is black with a gold diamond logo. The business app is white with a black diamond logo.

TELEBANK: This is another free service that offers you the convenience of banking by telephone. Dial 1.800.295.6879 to access automated Telebank beginning July 3, 2017. To access your Bank of Colorado accounts, enter your 10-digit account number. You will be prompted to enter your PIN. This is the last 4-digits of your Social Security Number.

CONSUMER HELP DESK:

Phone number: 1.800.227.7715

Hours:

Mon-Fri.....6:00 a.m. – 9:00 p.m. MST

Sat-Sun.....9:00 a.m. – 5:00 p.m. MST

..... OVERDRAFT PROTECTION SERVICES

Bank of Colorado offers three different overdraft protection services for your deposit accounts. These include our Ready Reserve Line of Credit overdraft protection (similar to the AmFirst Overdraft LOC), Overdraft Sweep Program, which sweeps funds from another deposit account of yours to cover your overdrafts, and Overdraft Privilege Program, which is a discretionary service designed to cushion your personal checking account by giving you an assigned Overdraft Privilege Limit. If you apply or opt-in (if applicable) and qualify for these optional products, you may save money on the total overdraft fees you pay us for overdraft protection. Please review all options carefully to determine what makes the most sense for your situation.

OVERDRAFT PRIVILEGE PROGRAM

Bank of Colorado offers a discretionary service on personal checking accounts called Overdraft Privilege (ODP). Overdraft Privilege is designed to cushion your personal checking account from inadvertent overdrafts by check, ACH or reoccurring debit card charges, up to your assigned Overdraft Privilege Limit. **This service will be automatically added to your personal checking accounts starting July 3, 2017, with an Overdraft Privilege Limit of \$900.** You do not need to do anything to get this protection and you may refuse this service at any time by notifying the Bank. In addition, you may specifically opt-in to allow payments of overdrafts on your one-time debit card and ATM transactions, up to your Overdraft Privilege Limit.

OVERDRAFT PRIVILEGE DELIVERS THESE BENEFITS:

- More confident check writing
- A cushion from the hassle and merchant fees associated with a returned check
- Freedom from concern that ATM or one-time debit card transactions will be rejected (if you have opted-in)
- After you opt-in for ATM and one-time debit card transactions, it requires no further action by you and there are no additional forms to sign

IMPORTANT TO NOTE: We are not obligated to pay every overdraft and not all accounts are eligible for ODP. If you do not use the Overdraft Privilege service, it costs you nothing. If you activate the service by inadvertently authorizing an ACH debit or writing a check that overdraws your account, standard insufficient funds (NSF) fees and overdraft fees will apply. Standard Fees are:

- No fee if your account is overdrawn \$5 or less at the end of the day
- \$10 NSF item paid fee for items \$10 or less
- \$32 NSF item paid fee for items over \$10
- A daily \$4 overdraft fee will be charged the 4th business day following the initial overdraft and continues each additional day the account is overdrawn more than \$5

At conversion, all consumer accounts will be coded to reject ATM and debit card transactions that will overdraw your account. In order for these types of transactions to be approved, you must tell us you want to "OPT-IN" to allow one-time debit card to overdraw your account. This would allow us, at our discretion, to pay ATM and debit card transactions (up to your available Overdraft Privilege Limit) that would normally be rejected if the account did not have sufficient funds available. Standard NSF and overdraft fees will apply. To opt-in for one-time debit card and ATM transactions, return the form on page 17 or contact your local branch.

FURTHER DETAILS: Overdraft Privilege may reduce the possibility of your checks being returned. Also, if you opt-in you may reduce the possibility of your debit card or ATM transactions being refused. Some restrictions do apply. The Overdraft Privilege program works this way: Rather than automatically returning all NSF (Non-Sufficient Funds) check or debit items you may have, we will consider, without obligation on our part, payment of your reasonable overdrafts up to your assigned Overdraft Privilege Limit. If you have opted-in, we will also consider honoring your one-time debit card or ATM transactions up to your Overdraft Privilege Limit. Our normal NSF Paid Item Fee/NSF Returned Item Fee will be charged for each item that would create an overdraft on your account.

OVERDRAFT PROTECTION SERVICES - CONT.

The Bank will consider, without obligation on our part, to approve your reasonable overdrafts up to your assigned Overdraft Privilege Limit, as long as you maintain your account in good standing, which includes at least: (a) continuing to make deposits consistent with your past practices, and depositing at least \$300 or more in your account within each thirty (30) day period; (b) you are not in default on any loan obligation to us; (c) you bring your account to a positive balance (not overdrawn) immediately, or as soon as possible and at least once every thirty (30) days; and (d) your account is not the subject of any legal or administrative order or levy, such as bankruptcy or a tax lien.

ADDITIONAL OVERDRAFT PRIVILEGE DISCLOSURES: The Bank may refuse to pay an NSF item for you at any time even though your account is in good standing, and even though we may have previously paid NSF items for you. You will be notified by mail or email of any NSF items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts, including our fees which you owe us, shall be due and payable immediately.

If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts, including our fees.

Overdraft Privilege is available only for eligible personal checking accounts that are maintained in good standing. Savings Accounts, Money Market Accounts, Trust Accounts, Public Fund/Charitable Organization Accounts and business accounts are not eligible for this service. We may, at the Bank's sole option and discretion, limit the number of your accounts eligible for Overdraft Privilege to one account per household and/or one account per taxpayer identification number.

If you retain Overdraft Privilege, transactions initiated for payment against your checking account(s) may be paid by the Bank up to your assigned Overdraft Privilege Limit, including any fees. The eligible transaction types will include, without limitation but may be dependent upon your opting in: checks, ACH, electronic items including one-time debit card purchases, ATM, check card, online banking, bill payment services, recurring debit card transactions and telephone banking transactions. If you decide not to retain Overdraft Privilege, we may still pay, at our option, your NSF items resulting from checks or recurring ACH debits.

Transactions including checks, ATM withdrawals, wire transfers or ACH transfers may not be processed in the order in which they occur. Transactions on your account are processed by transaction code from smallest item to largest, and this may affect overdraft fees.

You may incur multiple overdraft fees in a day up to a limit of \$196 per day. Our Overdraft Privilege service does not constitute an actual or implied agreement between you and us, nor does it constitute an actual or implied obligation of or by the Bank. This service represents a purely discretionary courtesy or privilege that we may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause.

READY RESERVE LINE OF CREDIT

You may apply at any time for a Ready Reserve Line of Credit (LOC), which can be used to cover personal checking account overdrafts. *If you have an existing Overdraft LOC with AmFirst, your LOC will be converted to a Ready Reserve LOC with changes to the fee structure.* Notably, there is a Ready Reserve LOC annual fee of \$30. The LOC provides advances in \$100 increments to cover your checking account overdrafts, up to your LOC limit. The "per transfer" fee of \$15 charged on your AmFirst OLOC no longer applies for these advances. The minimum monthly payment on outstanding balances will now be calculated as 5% of the balance or \$10, whichever is greater. The LOC agreement contains specific terms and conditions that cover both the Bank and you as the borrower.

If you apply and are approved for a LOC, a credit limit and maximum draw amounts are established in the Agreement and require you to comply with LOC agreement terms as to repayment. A LOC is not suitable for all customers, and requires the accountholder to undergo credit underwriting and qualify from a creditworthiness basis, including having acceptable credit history and repayment capacity. Minimum payments and interest rate are established by the Agreement. Either party may terminate the Agreement at any time. Not all customers may qualify. Advances for purposes other than covering checking account overdrafts are not permitted.

OVERDRAFT PROTECTION SERVICES - CONT.

OVERDRAFT SWEEP (Account holder funds from another deposit account)

Personal checking account holders who also maintain another deposit account with our Bank, including either checking or savings, may enter into a Sweep Agreement which will authorize us to sweep funds from one of your deposit accounts into your personal checking account to cover overdrafts. There is a one-time Overdraft Sweep set-up fee of \$20 and transfers occur in increments of \$100. There will be a fee of \$2 for each sweep completed. If there is not \$100 available in the account funds are to be swept from, the Sweep Agreement provides for sweeping the amount available. *If you already have an Overdraft Sweep set-up on your existing AmFirst account, you will not be charged a sweep set-up fee but the \$2 fee per sweep transfer will apply.* The set-up fee only applies to new sweep agreements.

The sweep of funds from the additional checking or savings account to cover deposit account overdrafts does not modify the terms and conditions of any of the deposit accounts, and they will remain subject to the account's individual terms and conditions, which are not modified by executing a Sweep Agreement. If a sweep is made into your personal checking account to cover overdrafts, the Bank retains the right to require not less than 7 days written notice of withdrawal depending on the account type from which the funds are being swept. Sweep Agreements remain in effect until terminated by the account holder and can be terminated by the Bank at any time. Some sweep transaction limitations may apply if sweeping from a money market or savings account.

CUSTOMER OVERDRAFT OPTION TO DISCONTINUE SERVICE: You may choose at any time to discontinue or not participate in any of the Overdraft Services listed in this booklet by notifying us by phone or in writing. You may reach us by visiting your local branch or by calling 888.773.0016.

IF YOU NEED HELP: Of course, overdraft services should not be routinely used to pay for ordinary or everyday expenses, and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact a customer service representative at any one of our convenient locations. If you have been paying multiple overdraft fees we may be contacting you to explain that there may be less expensive alternative products that may be better suited for your needs. Please call Overdraft Services at 888.773.0016 to discuss options or visit us at your local branch.

OPT-IN FORM

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a loan or a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

WHAT ARE THE STANDARD OVERDRAFT PRACTICES THAT COME WITH MY ACCOUNT?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payment

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

WHAT FEES WILL I BE CHARGED IF BANK OF COLORADO PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of \$10 each time we pay an overdraft item of \$10 or less and a fee of \$32 each time we pay an overdraft item over \$10.
- Also, if your account is overdrawn, a \$4 overdraft fee occurs the 4th business day following the initial overdraft and continues each business day thereafter, if you are overdrawn more than \$5.
- There is a limit of \$196 on the total fees we can charge you for overdrawing your account each day.
- If your account is overdrawn \$5 or less at the end of the day, no overdraft fees will be charged to your account.

WHAT IF I WANT BANK OF COLORADO TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions call or visit your local branch, call Overdraft Services at 1.800.755.0277, visit us online at bankofcolorado.com or nmpinnbank.com, complete the form below and present it at any Bank of Colorado branch or mail the completed form to:

BANK OF COLORADO OPT-IN P.O. BOX 147, FORT LUPTON, CO 80621



MEMBER FDIC

I want Bank of Colorado to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Tax ID: _____ Date: ___/___/___

Account Number(s): _____



MEMBER FDIC

PERSONAL BANKING ACCOUNT OPTIONS

FREE CHECKING ACCOUNT

SERVICE CHARGE

- ♦ None

MINIMUM BALANCE

- ♦ None

INTEREST RATE

- ♦ None

BENEFITS

- ♦ Electronic statements

INTEREST CHECKING ACCOUNT

SERVICE CHARGE

- ♦ \$15 service charge per statement cycle if average balance falls below \$1,000
- ♦ No fee for electronic statements
- ♦ Additional \$5 paper statement fee per statement cycle

MINIMUM BALANCE

- ♦ \$1,000 average balance per statement cycle

INTEREST RATE

Tiered rate based on daily balance:

- ♦ Below \$1,000 – No Interest
- ♦ \$1,000 and \$9,999.99
- ♦ \$10,000 and \$49,999.99
- ♦ \$50,000 and \$249,999.99
- ♦ \$250,000 and \$999,999.99
- ♦ Above \$1,000,000

BENEFITS

- ♦ Competitive interest rates
- ♦ No monthly service charge with minimum average balance of \$1,000 per statement cycle

DIAMOND SECURE ACCOUNT

SERVICE CHARGE

- ♦ \$4 per statement cycle
- ♦ No fee for electronic statements
- ♦ Additional \$5 paper statement fee per statement cycle

MINIMUM BALANCE

- ♦ No minimum

INTEREST RATE

- ♦ Non-interest bearing

BENEFITS

- ♦ Choice of paper or electronic statements
- ♦ IDProtect Identity Theft Protection Service
- ♦ Cell Phone Protection

SELECT CHECKING ACCOUNT

SERVICE CHARGE

- ♦ \$5 paper statement fee per statement cycle

MINIMUM BALANCE

- ♦ No minimum

INTEREST RATE

- ♦ Non-interest bearing

BENEFITS

- ♦ Paper statements

RELATIONSHIP ACCOUNT

SERVICE CHARGE

- ♦ \$25 service charge per statement cycle; you can avoid this charge by maintaining an average balance of \$15,000 per statement cycle or by maintaining a total current deposit relationship of \$50,000

MINIMUM BALANCE

- ♦ \$15,000 average balance or \$50,000 in relationship deposits per statement cycle

INTEREST RATE

- ♦ Tiered rate based on daily balance

BENEFITS

- ♦ Refund up to \$10 for foreign ATM transaction and terminal fees per statement cycle
- ♦ Refund up to 5 Money Order fees per statement cycle
- ♦ Refund up to 5 Cashier Check fees per statement cycle
- ♦ Refund of one NSF Paid Item fee/ NSF Returned Item fee (up to \$32) per statement cycle
- ♦ Refund up to \$25 for incoming wire fees per statement cycle
- ♦ No charge for first box of bank custom stock checks
- ♦ Free electronic statements
- ♦ Up to \$300 credit towards home equity loans and lines and Secondary Market Real Estate closing fees; ask lender for details
- ♦ IDProtect Identity Theft Protection Service
- ♦ Cell Phone Protection

Some of the benefits of IDProtect® require registration/activation. Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.

Insurance Products: Identity Fraud Expense Reimbursement Coverage (included with IDProtect®) and Cellular Telephone Protection are Not insured by FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the bank.

PERSONAL BANKING ACCOUNT OPTIONS - CONT.

SAVINGS ACCOUNT

- Competitive interest rates
- Minimum opening deposit is \$200
- \$9 service charge assessed quarterly if minimum balance drops below \$200
- Service charge of \$1.25 for each withdrawal over 9 per calendar quarter
- Maximum of 6 withdrawals per month*

SPECIAL SAVINGS ACCOUNT

- Designed specifically for savers under 18
- Competitive interest rates
- No minimum balance
- Service charge of \$1.25 for each withdrawal over 9 per calendar quarter
- Maximum of 6 withdrawals per month*

MONEY MARKET ACCOUNT

- Competitive, tiered money market rates
- \$15 service charge if balance falls below \$1,000
- Minimum opening deposit of \$1,000
- \$10 service charge for each non-personal withdrawal in excess of 6 during monthly statement cycle
- Unlimited in-person withdrawals
- Maximum of 6 withdrawals per month*

CERTIFICATES OF DEPOSIT AND IRAs

- Competitive interest rates
- Low opening balances
- Flexible terms

REAL ESTATE AND CONSTRUCTION FINANCING

For buying or building, you'll be equipped with the perfect financing. We'll take the time to get to know you and find the right program to suit your needs. Subject to credit approval.

HOME EQUITY LOAN PROGRAMS

Use the equity you've built into your home to finance home improvements, a new car, a vacation or something else on your wish list. Subject to credit approval.

CONSUMER LOAN PROGRAMS

From purchasing a car to streamlining your finances, our experienced loan officers can create a loan package designed specifically for your needs. Subject to credit approval.

VISA® CREDIT CARDS

We offer competitive rates, account access through online banking, added security with chip technology, plus dependable local service. Subject to credit approval.

For current rates, please refer to weekly rate sheet or call your banker today. All deposit accounts have a \$100 minimum opening deposit.

** During the calendar month you may not make more than six nonpersonal withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check draft, debit card or similar order to a third party.*



..... DIAMOND SECURE ACCOUNT

If your account has been converted to Diamond Secure, you now have access to valuable financial tools to help monitor your credit and protect your identity, as well as your cell phone. Please see below for a summary of benefits. Note: some benefits require registration and activation. The \$10,000 identity theft expense reimbursement coverage, fully managed identity theft resolution services, fraud specialist and recovery case plan DO NOT require further registration or activation. Access code for registration and activation are located on the Account Map on page 6 of this booklet. Thank you for allowing us to serve your financial needs. We appreciate your trust in us. If you have any questions regarding your checking account, ask a Bank of Colorado representative.

**Your Bank of Colorado checking account is about to work for you.
Now it's time to start taking advantage of the Identity Theft Protection Service
your account offers:**

IDProtect – Identity theft protection service for you and your joint account owners*:

- **Credit File Monitoring** – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax, and TransUnion credit reports [Registration/activation required]
- **Total Identity Monitoring** – monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others [Registration/activation required]
- **3-in-1 Credit Report** – request new 3-in-1 report every 90 days or upon receipt of credit alert [Registration/activation required]
- **Credit Score** – receive new single bureau credit score with every new credit report [Registration/activation required]
- **Up to \$10,000 identity theft expense reimbursement coverage**** – for expenses associated with restoring your identity
- **Fully managed Identity Theft Resolution Services**
- Access to a **dedicated fraud specialist** assigned to manage your case who will work with you until your credit and identity are restored
- **Identity theft recovery case plan** to inform you of the recovery process
- **Debit and credit card registration** [Registration/activation required]
- **Online identity theft news center and valuable phone and web resources** [Registration/activation required]

Cellular Telephone Protection – Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. (Please see Guide to Benefit for additional details regarding eligibility, terms and exclusions. **Cellular telephone bill must be paid through this account**)

** IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. Service is not available to clubs, trusts, organizations and/or churches and their members, schools and their employees/students. Family includes: Spouse, persons identifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.*

*** Special Insurance Program notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of Insurance.*

Insurance products are not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

...DIAMOND SECURE ACCOUNT - CONT....



TIPS TO SAFEGUARD YOUR IDENTITY

- Tip 1. Go to www.IDProtectMe247.com to register and activate your identity theft protection benefits provided by IDProtect® or call 1-877-610-7889.
- Tip 2. Remove your name from pre-screened credit offers at www.optoutprescreen.com or call 1-888-567-8688.
- Tip 3. Add your telephone number(s) to the National Do Not Call Registry at www.donotcall.gov or call 1-888-382-1222.
- Tip 4. Remove your name from individual Direct Mail Association Member mailing lists at www.dmachoice.org.
- Tip 5. Place an alert on your credit file if you believe you have been affected by identity theft. Call 1-800-525-6285 or visit www.fraudalerts.equifax.com.
- Tip 6. In addition to contacting credit bureaus, request a credit report and place a fraud alert at www.innovis.com. Click on the Personal Services tab to get a credit report and place an alert on your file.
- Tip 7. To receive free email reminders to renew your fraud alerts and reorder your credit reports, register your email address at www.IDProtectMe247.com.
- Tip 8. Request your free credit report through www.annualcreditreport.com or by calling 1-877-322-6228.
- Tip 9. Avoid carrying Social Security cards, birth certificates or passports and extra credit cards. If you carry a health care card and your Social Security number is used as your ID number, ask if it can be changed.
- Tip 10. Protect your debit and credit cards by registering them at www.IDProtectMe247.com.
- Tip 11. Avoid using unsecured mailboxes. Promptly remove mail from your mailbox. Deposit outgoing mail containing personal information at your local post office. If you can't pick up your mail, contact the U.S. Postal Service at 1-800-275-6777 or www.usps.gov to request a vacation hold.
- Tip 12. Stay informed by visiting the Identity Theft News Center at www.IDProtectMe247.com.
- Tip 13. Select intricate passwords - don't use information that is easily available like your birth date, your mother's maiden name, phone number, or the last four digits of your Social Security number. Don't store passwords in your phone or carry them in your purse or wallet.
- Tip 14. Shred your mail and important documents when disposing of bank statements, credit card bills, convenience checks, pre-approved credit offers, insurance statements and other documents that may contain personal information.

What if you have been impacted by Identity Theft?

If you have been affected by identity theft, a specialist will be available to assist you right away. Simply call the IDProtect Service Center at 1-877-610-7889 for help with questions or to file an Identity Fraud Expense Reimbursement claim (please have your Identity Theft Guide to Benefit available when calling).

To speak to a Resolution Fraud Specialist: M-F, 8:30am-5:00pm - call 1-877-610-7889.



Suspect Identity Fraud? Need to speak with a Resolution Specialist?
Need to file a Cellular Telephone Claim?

Call 1-877-610-7889, M-F, 8:30 am - 5:00 pm EST
Or visit www.IDProtectMe247.com

Lost or Stolen Cards?
Call 1-877-610-7889, anytime day or night



Suspect Identity Fraud? Need to speak with a Resolution Specialist?
Need to file a Cellular Telephone Claim?

Call 1-877-610-7889, M-F, 8:30 am - 5:00 pm EST
Or visit www.IDProtectMe247.com

Lost or Stolen Cards?
Call 1-877-610-7889, anytime day or night



...DIAMOND SECURE ACCOUNT - CONT....

Personal Identity Theft

This Guide to Benefit describes the benefit in effect as of the date your financial institution elected this coverage. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

What is the Personal Identity Theft benefit?

The Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your identity. It also offers reimbursement for covered expenses your Family Members incur to restore their identity. The maximum reimbursement payable as a result of a Covered Stolen Identity Event is \$10,000.

Who is eligible for this benefit?

To be eligible for this benefit, you must be a valid accountholder, or the Family Member of an accountholder who lives with the accountholder, and reside in the United States or Canada.

What is a Covered Stolen Identity Event?

"Covered Stolen Identity Event" means the theft or unauthorized or illegal use of your name, Social Security number, or any other method of identifying you, the accountholder. For Family Members, it means the theft or unauthorized or illegal use of the Family member's name, Social Security number, or any method of identifying the Family Member.

What is covered?

Covered costs under the Personal Identity Theft benefit are:

- Costs you or your Family Members incur for re-filing applications for loans, grants, or other credit or debt instruments that are rejected solely because the lender received incorrect information as a result of a Covered Stolen Identity Event.
- Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your or your Family's efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your or your Family Members' true name or identity as a result of a Covered Stolen Identity Event.
- Reasonable and necessary costs incurred by you or your Family Member for ordering medical records for the purpose of amending and/or rectifying these documents as a direct result of a stolen identity event.
- Costs incurred by you or your Family Member for a maximum of six (6) credit reports, requested as a result of a Covered Stolen Identity Event, from any entity approved by the Benefit Administrator.
- Actual lost wages for time taken away from your work premises solely as a result of your efforts to amend or rectify records as to your or your Family Member's true name or identity as a result of a Covered Stolen Identity Event.
- Costs for reasonable fees for an attorney appointed by the Benefit Administrator and related court fees you incur with the consent of the Benefit Administrator for: (1) suits brought against you or your Family Member by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan (2) removing any civil judgments wrongfully entered against you or your Family Member, (3) defending criminal charges brought against you or your Family Member, provided, it has been established that the covered individual was not in fact the perpetrator; as a result of a Covered Stolen Identity Event.
- Reasonable and necessary cost of travel within the United States incurred as a result of your efforts to amend or rectify records as to your or your Family Member's true name or identity as a result of a Covered Stolen Identity Event.
- Reasonable and necessary costs for elder care, spouse care, or child care incurred as a result of your efforts to amend or rectify records as to your or your Family Member's true name or identity as a result of a Covered Stolen Identity Event.

What is not covered?

- Any dishonest, criminal, malicious, or fraudulent acts by you or your Family Member.
- Any damages, loss, or indemnification unless otherwise stated in this disclosure.
- Costs associated with any legal action or suit other than those set forth under Covered costs.
- Sick days and any time taken from self-employment.
- Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted.

Is there a charge for these services?
No. Your financial institution provides this benefit to you at no additional cost.

When and where does this benefit apply?

Payment for Covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period.

How do I file a claim?

Call our Benefit Administrator, toll-free, at (877)610-7889 immediately when you reasonably believe a Covered Stolen Identity Event has occurred and provide information including, but not limited to how, when, and where the Covered Stolen Identity Event occurred, as well as who was impacted.

The Benefit Administrator may also require other reasonable information or documents regarding the loss.

What documents need to be submitted with my claim?

A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within ninety (90) days of discovery of the stolen identity event.

How will I be reimbursed?

Once your claim has been verified, under normal circumstances, reimbursement will be initiated within five (5) business days of receipt and approval of all required documents.

Do I have to do anything else?

- If you reasonably believe that a law may have been broken, a report must promptly be filed with the police.
- You and your Family Members must take all reasonable steps to mitigate possible costs.

Additional Provisions for Personal Identity Theft:

This benefit applies to you, an eligible account holder. This benefit also provides coverage for your Family Members. Family Member means your spouse, dependent children under the age of twenty-five (25), and your parents, who permanently live in the same residence as you at the time of the Stolen Identity Event. You and your Family Members must use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the benefit. If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim. In addition, this benefit may be canceled. Each accountholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the Covered Stolen Identity Event.

After the Benefit Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought until sixty (60) days after we receive a Proof of Loss. No legal action against us may be brought more than three (3) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible accountholders at no additional cost and is in effect for acts occurring while the benefit is in effect. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to accountholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew this benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as an accountholder. It is insured by Indemnity Insurance Company of North America.

Policy Number: ADD N0652428A, Underwritten by Indemnity Insurance Company of North America, 436 Walnut Street, Philadelphia, PA 19106

For general questions regarding this benefit, call the Benefit Administrator at (877)610-7889.

...DIAMOND SECURE ACCOUNT - CONT....

Cellular Telephone Protection

This Guide to Benefit describes the benefit in effect as of the date your financial institution elected this coverage. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

What is Cellular Telephone Protection?

Subject to the terms and conditions provided in this Guide to Benefit, Cellular Telephone Protection will reimburse the enrolled accountholder (the "Accountholder", also referred to as "You" or "Your") for damage to or theft of eligible Cellular Wireless Telephones. Eligible Cellular Wireless Telephones are the primary line and up to the first two secondary, additional, or supplemental lines as listed on Your cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred. Cellular Telephone Protection is subject to a fifty-dollar (\$50.00) co-payment per claim and a maximum of two (2) claims per twelve (12) month period. The maximum benefit limit is \$300.00 per claim and \$600.00 per twelve (12) month period.

Who is eligible for this protection?

To be eligible for Cellular Telephone Protection, You must be an accountholder of an eligible U.S.-based financial institution enrolled in the Cellular Telephone Protection benefit and charge Your monthly Cellular Wireless Telephone bills to Your eligible account. Following the program effective date set forth above, Your Cellular Telephone Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using an eligible account. If the accountholder fails to make a Cellular Wireless Telephone bill payment in a particular month, the Cellular Telephone Protection is suspended. Provided the Cellular Telephone Protection continues to be offered, the benefit will resume on the first day of the calendar month following the date of any future Cellular Wireless Telephone bill payment with the eligible account.

What type of protection is this?

Cellular Telephone Protection is supplemental to, and excess of, valid and collectible insurance or indemnity (including, but not limited to, Cellular Wireless Telephone insurance programs, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Cellular Telephone Protection will cover the damage or theft up to \$300.00 per claim, subject the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar (\$50.00) co-payment. The maximum limit of liability is \$300.00 per claim occurrence, and \$600.00 per twelve (12) month period. You will receive no more than the purchase price less your fifty-dollar (\$50.00) co-payment as recorded on Your submitted receipt.

What is not covered?

- Cellular Wireless Telephone accessories other than standard battery and/or standard antenna provided by the manufacturer.
- Cellular Wireless Telephones purchased for resale, professional, or commercial use.
- Cellular Wireless Telephones that are lost or "mysteriously disappear." "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.
- Cellular Wireless Telephones under the care and control of a common carrier (including, but not limited to, U.S. Postal Service, airplanes, or delivery service).
- Cellular Wireless Telephones stolen from baggage unless hand-carried and under Your personal supervision, or under the supervision of Your traveling companion who is previously known to You.
- Cellular Wireless Telephones stolen from a construction site.
- Cellular Wireless Telephones which have been rented, leased, borrowed or Cellular Wireless Telephones that are received as part of a pre-paid plan or "pay as you go" type plans.
- Cosmetic damage to the Cellular Wireless Telephone or damage that does not impact the Cellular Wireless Telephone's ability to make or receive phone calls.
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin.
- Damage or theft resulting from misdelivery or voluntary parting with the Cellular Wireless Telephone.

- Replacement Cellular Wireless Telephone not purchased from a cellular service provider's retail or Internet store (or authorized reseller).
- Taxes, delivery and transportation charges, and any fees associated with the cellular service provider.

Do I need to keep copies of receipts or any other records?

Yes. If You want to file a claim, You will need copies of Your account statement reflecting monthly Cellular Wireless Telephone bill payments during the time of the damage or theft and Your store receipt for purchase of Your new Cellular Wireless Telephone.

How do I file a claim?

Call the Benefit Administrator at (877) 610 - 7889 within sixty (60) days of damage or theft. Please note: If You do not give such notice within sixty (60) days after the damage or theft Your claim may be denied. The Benefit Administrator representative will ask You for some preliminary claim information and send You the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of damage or theft of the eligible Cellular Wireless Telephone or Your claim may be denied.

What do I need to submit with my claim?

- Your completed and signed claim form.
- Copies of Your account statement reflecting the entire monthly Cellular Wireless Telephone payments for the month preceding the date of damage or theft.
- A copy of Your cellular wireless service provider billing statement that corresponds with the above account statement.
- If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the occurrence.
- If the claim is due to damage, a copy of an insurance claim or other report as the Benefit Administrator, in its sole discretion, deems necessary to determine eligibility for coverage. In addition the Benefit Administrator may in its sole discretion require (a) an itemized estimate of repair from an authorized Cellular Wireless Telephone repair facility or (b) the Accountholder to submit the Cellular Wireless Telephone to the Benefit Administrator to evaluate the damage or (c) an itemized store receipt for the replacement Cellular Wireless Telephone showing the purchase was made at a cellular service provider's retail or Internet store (for example: Verizon Wireless, AT&T, Sprint, etc.).
- If the claim amount is less than Your personal homeowner's, renter's, or automobile insurance deductible, a copy of Your insurance policy personal declaration page is sufficient for Your claim. If the claim amount is greater than Your personal homeowner's, renter's, or automobile insurance deductible, You are required to file a claim with Your applicable insurance company and to submit a copy of any claims settlement from Your insurance company along with Your claim form.
- Documentation (if available) of any other settlement of the claim.
- Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

How will I be reimbursed?

Depending on the nature and circumstances of the damage or theft, the Benefit Administrator, at its sole discretion, may choose to repair or replace the Cellular Wireless Telephone or reimburse the accountholder for the lesser of a) \$300.00 excess of the fifty-dollar (\$50.00) co-payment; or b) the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality, excluding taxes, delivery and transportation charges, and any fees associated with the Cellular Wireless Telephone service provider, less the fifty-dollar (\$50.00) copayment.

Please note: Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per twelve (12) month period. Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of claim form and all required documents.

Additional Provisions for Cellular Telephone Protection:

This protection provides benefits only to You, an eligible accountholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to the Cellular Wireless Telephone from damage or theft. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and the Cellular Telephone Protection benefit may be canceled. Each accountholder agrees that representations regarding claims will be accurate and complete. Any and all relevant

•••DIAMOND SECURE ACCOUNT - CONT. •••

provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once You report an occurrence of damage or theft, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage or theft.

After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to You. You must give all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against Us until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or theft. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against Us unless the terms and conditions of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible accountholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements.

Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to accountholders whose accounts have been suspended or canceled. The Cellular Telephone Protection described in this Guide to Benefit will not apply to accountholders whose applicable account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. This information describes the benefit provided to You as an accountholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at (877) 610 - 7889.



SWITCHKIT | QUICK CHECKLIST

YOUR NEW 10 DIGIT

ACCOUNT # _____

YOUR

ROUTING # **107002448** _____

DIRECT DEPOSITS

COMPANY (Name/Address)	DATE LETTER MAILED	ESTIMATED SWITCHING DATE (Assume 2 months)	STATUS

AUTOMATIC PAYMENTS

COMPANY (Name/Address)	DATE LETTER MAILED	ESTIMATED SWITCHING DATE (Assume 2 months)	STATUS



SWITCHKIT | AUTOMATIC DEPOSITS

DATE _____

TO (Company) _____

ADDRESS _____

CITY, STATE, ZIP _____

RE: INSTRUCTIONS FOR CHANGING AUTOMATIC DEPOSIT

Dear Sir or Madam,

I have recently changed banks and will need to have my automatic deposit switched from my old account to my new account with Bank of Colorado. Below you will find any personal information you may need to aid in this process.

NAME _____

SOCIAL SECURITY # _____

MY ACCOUNT # WITH YOUR ORGANIZATION _____

DEPOSIT AMOUNT (*if applicable*) _____

I currently have my automatic deposit going to:

FINANCIAL INSTITUTION _____

ACCOUNT # _____

BANKING ROUTING # _____

Please change this to my new account with Bank of Colorado as soon as possible.

TYPE OF ACCOUNT (CHECKING OR SAVINGS) _____

ACCOUNT # _____

BANKING ROUTING # **107002448** _____

If for any reason you may need additional information, please call me at: _____

Thank You.

Sincerely,

SIGNATURE _____

PRINT NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

SWITCHKIT | AUTOMATIC PAYMENTS

DATE _____

TO (Company) _____

ADDRESS _____

CITY, STATE, ZIP _____

RE: INSTRUCTIONS FOR CHANGING AUTOMATIC PAYMENTS

Dear Sir or Madam,

I have recently changed banks and will need to have my automatic payments switched from my old account to my new account with Bank of Colorado. Below you will find any personal information you may need to aid in this process.

NAME _____

SOCIAL SECURITY # _____

MY ACCOUNT # WITH YOUR ORGANIZATION _____

DEPOSIT AMOUNT (*if applicable*) _____

I currently have my automatic payments coming from:

FINANCIAL INSTITUTION _____

ACCOUNT # _____

BANKING ROUTING # _____

Please change this to my new account with Bank of Colorado as soon as possible:

TYPE OF ACCOUNT (CHECKING OR SAVINGS) _____

ACCOUNT # _____

BANKING ROUTING # **107002448** _____

If for any reason you may need additional information, please call me at: _____

Thank You.

Sincerely,

SIGNATURE _____

PRINT NAME _____

ADDRESS _____

CITY, STATE, ZIP _____



PRIVACY POLICY

REV. 04/17

Facts	WHAT DOES PINNACLE BANK/BANK OF COLORADO 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 and payment history credit scores and credit history account balances and account transactions 	
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 Pinnacle Bank/Bank of Colorado chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Pinnacle Bank/ Bank of Colorado 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 do not share
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"> Call 888.293.6271 – our menu will prompt you through your choice(s), OR Visit us online: pinnbank.com, bankofcolorado.com, pinnbanktx.com, wypinnbank.com or nmpinnbank.com <p>Please note: 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. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 888.293.6271 or go to the above listed website for your bank.	

..... PRIVACY POLICY - CONT.

PAGE 2

Who we are

Who is providing this notice?

Pinnacle Bank, Nebraska; Bank of Colorado; Pinnacle Bank, Texas; and Pinnacle Bank, Wyoming.

What we do

How does Pinnacle Bank/ Bank of Colorado 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 Pinnacle Bank/ Bank of Colorado collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

See below for more on your rights under state law.

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

Companies related by common ownership or control. They can be financial and non-financial companies.

- *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

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Pinnacle Bank/Bank of Colorado does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Pinnacle Bank/Bank of Colorado doesn't jointly market.*

Other Important Information

Texas Residents Only:

Pinnacle Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Pinnacle Bank should contact the Texas Department of Banking through one of the means indicated below:

IN PERSON OR BY U.S. MAIL:
 Texas Department of Banking
 2601 North Lamar Boulevard, Suite 300
 Austin, Texas 78705-4294

TOLL-FREE PHONE: 877.276.5554
FAX: 512.475.1313
EMAIL: consumer.complaints@dob.texas.gov
WEBSITE: www.dob.texas.gov



MEMBER FDIC

COLORADO

AKRON

190 Main Ave 970.345.2273

BASALT

655 E. Valley Rd 970.704.1144

BRUSH

301 Clayton St 970.842.2844

CEDAREIDGE

945 S. Grand Mesa Dr..... 970.856.8600

COLORADO SPRINGS

4328 Edison Ave 719.574.8060

421 N. Tejon St 719.227.0100

1146 Interquest Pkwy 719.304.5688

CRAIG

250 W. Victory Way..... 970.824.9421

DELTA

1443 Mesa View Dr..... 970.874.8600

DENVER METRO

1801 Broadway, Suite 100 303.308.0000

300 Union Blvd., Suite 100 303.989.8600

DURANGO

1199 Main Ave 970.247.5151

9th & Camino del Rio..... 970.247.5151

902 E. 2nd Ave 970.247.5151

EATON

55 S. Elm Ave..... 970.454.1800

ESTES PARK

533 Big Thompson Ave. 970.586.8185

FORT COLLINS

1609 E. Harmony Rd..... 970.206.1160

1102 Lincoln Ave..... 970.223.8200

FORT LUPTON

111 S. Rollie Ave 303.857.3400

FORT MORGAN

100 E. Platte Ave 970.867.9497

GLENWOOD SPRINGS

901 Grand Ave..... 970.945.7422

GRAND JUNCTION

200 Grand Ave..... 970.245.1600

2903 Patterson Rd 970.245.1600

GREELEY

3459 W. 20th St..... 970.378.1800

7017 W. 10th St..... 970.506.0100

GREENWOOD VILLAGE

5201 S. Yosemite St. 720.529.5646

HOLYOKE

133 N. Interocean Ave..... 970.854.2291

HOTCHKISS

394 E. Bridge St..... 970.872.4900

JOHNSTOWN

4848 Thompson Pkwy., Suite 100

..... 970.663.7600

LONGMONT

636 Coffman St., Suite 101.... 303.776.3111

916 S. Main St., Suite 100..... 303.702.9200

LOVELAND

1888 W. Eisenhower Blvd 970.669.1355

LOAN OFFICE - 206 E. 4th St., Suite 200

..... 970.669.1355

MONTROSE

200 N. Townsend Ave..... 970.249.3408

16550 S. Townsend Ave..... 970.249.5641

OLATHE

500 U.S. Hwy. 50 Business Loop

..... 970.323.5565

PAGOSA SPRINGS

205 Country Center Dr. 970.731.4166

RIFLE

1200 Railroad Ave..... 970.625.1266

STERLING

131 W. Main St..... 970.522.3333

WINDSOR

1041 Main St..... 970.686.7631

YUMA

320 S. Main St..... 970.848.5447

bankofcolorado.com • telebank: 1.800.295.6879



Bank of Colorado

T H E R E ' S O N L Y O N E



MEMBER FDIC