

FACTS**WHAT DOES Centennial Bank
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 Identification Number
- Full Legal Name and Physical Address
- Assets and Income and Credit History

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Centennial Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Centennial Bank 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	No	n/a
For joint marketing with other financial companies	No	n/a
For our affiliates' everyday business purposes— information about your transactions and experiences	No	n/a
For our affiliates' everyday business purposes— information about your creditworthiness	No	n/a
For nonaffiliates to market to you	No	n/a

Questions?

Call 303-680-1600 or go to www.centennialbanking.com

Who we are	
Who is providing this notice?	Centennial Bank, 13700 East Arapahoe Road, Centennial, CO 80112
What we do	
How does Centennial Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Centennial Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Deposit Money or Open a new account ■ Pay Bills or Apply for a loan ■ Use your credit or banking card
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 laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Centennial Bank does not work with Affiliate banks
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Centennial Bank does not work with Non-Affiliate companies
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ Centennial Bank does not participate in joint marketing
Other important information	
Centennial Bank policy is to protect personal or financial information which comes into our possession during the normal course of business. Our privacy guidelines serve as standards our employees will use when collecting, using, and maintaining your personal information.	