

FACTS

WHAT DOES NBH BANK, N.A., 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
- Income
- Account Balances
- Payment history
- Credit history
- Credit scores

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

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons NBH Bank, N.A., chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NBH Bank, N.A. share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you –	No	We Don't Share

Questions?

For NBH Bank, N.A., email privacy@nbhbank.com or visit www.nbhbank.com

For Bank Midwest, a division of NBH Bank, N.A., call 1-800-867-2265 or email privacy@bankmw.com

For Community Banks of Colorado, a division of NBH Bank, N.A., call 1-877-877-0395 or email privacy@cobnks.com

For Hillcrest Bank, a division of NBH Bank, N.A., call 1-855-629-7618 or email privacy@hillcrestbank.com

For Bank of Choice, a division of NBH Bank, N.A., call 1-877-777-2117

Who we are

<p>Who is providing this notice?</p>	<p>NBH Bank, N.A.; Bank Midwest, a division of NBH Bank, N.A.; Community Banks of Colorado, a division of NBH Bank, N.A.; Hillcrest Bank, a division of NBH Bank, N.A.; Bank of Choice, a division of NBH Bank, N.A.;</p>
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What we do

<p>How does NBH Bank, N.A. protect my personal information?</p>	<p>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.</p>
<p>How does NBH Bank, N.A. collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account ■ Deposit money ■ Pay your bills ■ Apply for a loan ■ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes – information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>NBH Bank, N.A. has no affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>NBH Bank, N.A. does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>NBH Bank, N.A. does not jointly market.</i>

Other important information

Special Notice For State Residents: You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

For California residents: In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law: for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

For Colorado residents: In accordance with Colorado State Law (6-21-103 C.R.S), NBH Bank, N.A., offers At-Risk Adults the option to sign a prior consent form allowing us to share your financial records maintained by us with Law Enforcement and County Departments, if we suspect that you may be subject to financial exploitation. To learn more about this option, please contact us.