

CONSUMER PRIVACY NOTICE

At Colorado Capital Bank, we understand that in order for us to have a continual relationship with you, we must earn your trust. Therefore, we promise to protect the privacy of your personal information. We will not disclose any of your personal information to nonaffiliated third parties.

What Information We Collect

In order to serve you, we collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications, other loan or account forms, and through electronic delivery systems;
- Information from your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

What Information We Disclose

We do NOT disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law, such as:

- At your request, or to complete your transactions, including sharing information with third parties we engage to help deliver our services to you;
- With credit bureaus and others who ask for credit references in accordance with customary business practices; and
- Information that we disclose as a banking organization (e.g., to service providers, processors, regulatory agencies, bank auditors and government requests, such as subpoenas).

Service Providers and Joint Marketers

When we conduct business with third parties, we require vendors and suppliers to maintain similar standards of conduct regarding the privacy of personally identifiable customer information provided to them.

We disclose the following information to service providers and joint marketers as permitted by law:

- Information we receive from you on applications or other forms, such as name, address, social security number, assets, and income;
- Information about transactions with us, our affiliates, or others, such as account balances and payment history; and
- Information we receive from a consumer-reporting agency, such as creditworthiness and credit history.

We will not share information with any service provider or joint marketer unless they agree to keep the information confidential. To further protect your information in these instances, we require service providers and joint marketers to sign an agreement stating your information will not be shared outside of their relationship with Colorado Capital Bank.

The Confidentiality, Security and Integrity of Your Nonpublic Personal Information

At Colorado Capital Bank, use of personally identifiable customer information is limited to those employees with a business reason to know such information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. Our employees are educated on the importance of maintaining the confidentiality of customer information. Employees who do not maintain our privacy standards will be subject to disciplinary measures.

We require our employees to protect the privacy of nonpublic personal information regardless of the medium used to obtain this information. When you enroll in online banking or apply online for products and services, you will be asked to provide personal information. We will not disclose any nonpublic personal information we obtain through electronic delivery systems, unless permitted by law. We will retain the content of all electronic mail, including your email address, in order to respond to your inquiry. However, we will not disclose your electronic mail information to non-affiliated third parties.

We continually strive to maintain complete and accurate information about you and your accounts. Should you discover that our records contain inaccurate information, please notify us immediately at 1.800.913.5120. We will investigate your concerns and correct any inaccuracies.

We are committed to respecting your privacy and protecting the information you give to us. Your trust in Colorado Capital Bank and all of our employees is very important. We will protect your privacy and adhere to our policy of not sharing your personal information with nonaffiliated third parties. We reserve the right to revise our privacy policy. However, we will promptly notify you of any changes.

WEBSITE PRIVACY STATEMENT

Specific to Internet Usage

When someone visits the Bank's website, our goal is to provide the same level of protection for their information as we have indicated above.

Collection and Use of Technical Information about Internet Connections

Colorado Capital Bank and its web hosting company acting as Colorado Capital Bank's agent will collect and store technical information about your visit to our website. We use this information for statistical purposes to make our site more accessible to visitors, and the information we collect is not provided to any other third party. Specifically, we may record:

- The type of web browsing software and operating system you are using to view our site
- The data and time you access our site
- The pages you visit on our site
- The amount of time spent on the site
- The IP (Internet Protocol) address, that is a numeric address given to servers connected to the Internet

Some parts of the Colorado Capital Bank website may use a "cookie," which is a file placed on your computer hard drive that allows the Colorado Capital Bank web server to log the pages you visit within the Colorado Capital Bank site and also to determine if you have visited the site before. The server uses this information to provide certain features during your visit to the website. You can set your browser to warn you when placement of a cookie is requested and to decide whether to accept it. By rejecting a cookie, some of the features available on the site may not function properly.

Access to your account information

Access to your account information via online banking is protected using Multifactor Authentication, Customer ID, password, and 128-bit encryption technology. You must apply for this product and become registered with Colorado Capital Bank for authentication purposes. For more information, please call your local branch or Customer Service at 1.800.913.5120.

Links

We will link to other Internet sites as a convenience to you, our customer. Colorado Capital Bank will only link to sites that uphold our corporate standards. However, we are not responsible for the content of those sites, nor their policies for the collection of customer information.

Website Security

Colorado Capital Bank has implemented technology to help assure that any sensitive personal information you provide us or any account information you receive online is handled in a safe and secure manner. Special secure-connection hardware and software are in place to help insure the security of online communication of you information.

Additionally, we have implemented procedures to provide assurance that only authorized Colorado Capital Bank employees may view the information you share with us. This is accomplished by limiting access to that information (via access capability and password control) to only those employees having a legitimate business purpose for viewing or responding to your information or inquiries.

Colorado Capital Bank's employees are governed by a strict code of conduct, which includes the importance of our customers' right and expectations of privacy. Information is shared strictly on a "need to know" basis and only with those who have valid right to that information. Our employees are educated as to the importance of this issue, and disciplinary measures are used to enforce it.

Website Privacy

Our website includes sections that are public (not password protected) as well as areas that are password protected (for example, individual customer banking areas or records).

Unlike the personal information that you provide and view with respect to your personal banking relationship, all of the information we may gather in the public areas of our website is technical in nature. We use this information to determine which parts of our website are most popular, how people access our site, how we can improve the content of our web pages, and how we can improve service to our customers.

In addition, included in the Colorado Capital Bank website is the capability for you to correspond with us. This correspondence, via email, may be for asking general questions, requesting literature or responding to bank promotions. These activities may include sharing some personal information about you with Colorado Capital Bank. We collect the email addresses of those who correspond with us via email.

If you have provided personal identifying information via email (such as name and address), the information will only be used to communicate with you to handle your request. It is not sold or transferred to third parties unless required to do so by law. *We want to be very clear: we will not obtain personal identifying information about you when you visit our site, unless you choose to provide such information to us.*

If you send email to us, please remember that email is not secure against interception. If your email contains information that is very sensitive or includes personal information such as account numbers, charge card numbers or Social Security numbers you may want to send this information via postal mail to:

Colorado Capital Bank
Two South Cascade Avenue, Suite 150
Colorado Springs, CO 80903

Protecting Our Children

We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with the online industry and parents.

We will not collect personally identifiable information from your child. If your child sends us an email with a question or comment, or enters one of our contests, we will respond using his or her email.

If your child submits stories, artwork, comments, or anything else to us, which is posted on our site, he or she will be identified only by first name and age.

We want to make this site a place where families can surf together, and where parents and caregivers are happy to have their children interact, learn, and play. If you have any comments or questions, we're happy to hear them. This is, after all, your site.

Maintenance of Accurate Information

We have procedures to help assure that your financial information is accurate and current. Our goal is to respond to your requests to correct inaccurate information in a timely manner.

Whether or not you are a customer of Colorado Capital Bank, we will collect personal information from you if, and only if, you voluntarily provide that information to us. It is our policy that we will not sell or rent customer information to any unaffiliated third party for marketing purposes.