

FACTS	WHAT DOES BANK OF THE ROCKIES 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 income • Account balances and payment history • Credit history and credit scores
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 BANK OF THE ROCKIES chose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does <u>BANK OF THE ROCKIES</u> 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	No
For our affiliates' everyday business purposes —information about your transactions and experiences	No	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	No
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	No

To limit our sharing	<ul style="list-style-type: none"> • Call 877-726-9797—our menu will prompt you through your choice(s) or • Visit us online: Botr.bank or • Mail in the form below <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 877-726-9797 or go to Botr.bank

Mail-in Form		
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. Apply my choices only to me.</p>	<p>Mark any/all you want to limit: Do not allow your affiliates to use my personal information to market to me.</p>	
	Name	<p>Mail to: Bank of the Rockies PO Box 5509 Helena, MT 59604</p>
	Address	
	City, State, Zip	
	Account #	

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Who we are	
Who is providing this notice?	Bank of the Rockies

What we do	
How does Bank of the Rockies 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 Bank of the Rockies collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use you credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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 information on your rights under state law.]</p>
What happens when I limit sharing for an account that I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ 1883 Insurance Agency
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Bank of the Rockies 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. <ul style="list-style-type: none"> ▪ Bank of the Rockies does not jointly market

Other important information
Bank of the Rockies is chartered, licensed or registered under the laws of the State of Montana and is subject to regulatory oversight by the FDIC. Any consumer wishing to file a complaint against Bank of the Rockies should contact the FDIC through one of the following means: In person, by U.S. Mail: Consumer Response Unit at 1100 Walnut Street, Box 11, Kansas City MO 64106, Telephone [877-275-3342], or visit their website at: FDIC.gov