FACTS

WHAT DOES DEL NORTE BANK, A SAVINGS AND LOAN ASSOCIATION 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 and your address
- Account Balances and payment history
- Credit history and 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 Del Norte Bank, a Savings and Loan Association chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Del Norte Bank, a Savings and Loan Association 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	**NO**	**We do not share**
For nonaffiliates to market to you	**NO**	**We do not share**

Questions? Call **719-657-3376** or go to **www.truelocalbank.com**

Member FDIC

DEL NORTE BANK

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EQUAL HOUSING LENDER

Del Norte, Colorado 81132
(719) 657-3376

Creede, Colorado 81130
(719) 658-0126

www.truelocalbank.com

Who we are

Who is providing this notice?	Del Norte Bank, a Savings and Loan Association

What we do

How does Del Norte Bank, a Savings and Loan Association 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to them.
How does Del Norte Bank, a Savings and Loan Association collect my personal information?	We collect your personal information, for example, when you ■ Open an account or deposit money ■ Pay our bills or apply for a loan ■ Use your credit or debit card We also collect your personal information from others, such as credit bureaus 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Del Norte Bank, a Savings and Loan Association does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Del Norte Bank, a Savings and Loan Association does not share information with non-affiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Del Norte Bank, a Savings and Loan Association does not jointly market.*

Other important information