

FACTS

WHAT DOES FORTIS 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 account balances
- Overdraft history and account transactions
- Checking account information and wire transfer instructions

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

How?

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

Reasons we can share your personal information	Does Fortis 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.	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 nonaffiliates to market to you.	No	We do not share

Questions?

Call 720-616-4000 or visit www.fortisbankus.com

Who We Are

Who is providing this notice?	Fortis Bank
--------------------------------------	-------------

What We Do

How does Fortis 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 Fortis Bank collect my personal information?	We collect your personal information, for example, when you: - Open an account or pay your bills; - Apply for a loan or make a wire transfer; - Show your driver's license. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can I not 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. - <i>Fortis Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Fortis Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Fortis Bank does not jointly market.</i>