

FACTS	WHAT DOES SOLERA NATIONAL 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: <ul style="list-style-type: none"> • Social Security number and credit history • Account balances and account transactions • Payment history and transaction loss history When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
HOW?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons Solera National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Solera National Bank share?	Can you limit 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	No	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 non-affiliates to market to you	No	No

Questions?	Call 303-209-8600 or go to www.solerabank.com
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Who we are	
Who is providing this notice?	Solera National Bank

What we do	
How does Solera National 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 Solera National Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or provide account information • Apply for a loan or deposit money • Use your debit card We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

What we do	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliate is Solera National Bancorp, Inc., a bank holding company.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Solera National Bank does not share 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. <ul style="list-style-type: none"> • Our joint marketing partner includes Wealth Management Center located at Solera National Bank offering Investment and Retirement Services by LPL Financial