

**FACTS**

**WHAT DOES Transact Bank, N.A. DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	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"> <li>■ Social Security number and transaction history</li> <li>■ Account Balances and payment history</li> <li>■ Credit History and overdraft history</li> </ul>
<b>How?</b>	All financial companies need to share <b>customers'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customers'</b> personal information; the reasons <b>Transact Bank, N.A.</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Transact Bank, N.A. share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	No	We don't Share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	No
<b>For our affiliates to market to you</b>	No	We don't Share
<b>For nonaffiliates to market to you</b>	No	We don't Share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 720-214-0770 —our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <a href="http://www.transactbank.com">www.transactbank.com</a></li> <li>■ Mail the form below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 1 day 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.</p>
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<b>Questions?</b>	Call 720-214-0770 or go to <a href="http://www.transactbank.com">www.transactbank.com</a>
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Mail-in Form	
	Mark any/all you want to limit: <b>Marketing of Products and Services</b>
Name	<input type="text"/>
Address	<input type="text"/>
City, State, Zip	<input type="text"/>
<b>Mail To:</b>	Transact Bank, N.A. 700 Seventeenth Street, Suite 100 Denver, CO 80202

Who we are	
Who is providing this notice?	Transact Bank, N.A.
What we do	
How does Transact Bank, N.A. 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 Transact Bank, N.A. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an Account or Deposit Money</li> <li>■ Pay your bills or apply for a loan</li> <li>■ Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates and 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"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us Otherwise.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include companies that utilize the name Transact Pro</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Transact Bank, N.A. does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Transact Bank, N.A. does not jointly market.</i></li> </ul>
Other important information	
You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.	