

# FACTS

## WHAT DOES FOWLER STATE BANK 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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ Account Balances and payment history</li> <li>■ Credit history and checking account information</li> </ul>
<b>How?</b>	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 Fowler State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fowler State Bank 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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>NO</b>	<b>We do not share</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>We do not share</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>NO</b>	<b>We do not share</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>NO</b>	<b>We do not share</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We do not share</b>

<b>Questions?</b>	Call (719) 263-4276 or go to <a href="http://www.fowlerstatebank.com">www.fowlerstatebank.com</a>
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Who we are	
<b>Fowler State Bank</b>	201 Main Street, Fowler, CO 81039-0068
What we do	
<b>How does Fowler State Bank protect my personal information?</b>	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.
<b>How does Fowler State Bank collect my personal information?</b>	<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>■ Show your driver's license or apply for a loan</li> <li>■ Use your debit card</li> </ul> <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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>
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>None</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>None</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>None</i></li> </ul>
Other important information	
Your privacy and security is very important to us and we use the most up to date technology to keep your information always protected and secure.	