

FACTS	WHAT DOES CENTRAL BANCORP DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<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"> • Your name, contact information, social security number, employment history, income, and assets • Account balances, payment history, mortgage rates and payments • Credit history, credit scores, insurance scores, and insurance claim history
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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 Central Bancorp chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Central Bancorp 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 products and services that may be of value to you	YES	YES
For our affiliates' everyday business purposes —information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes —information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	N/A

Choices regarding your personal information—To limit our sharing	<p>You may notify us with your preferences of how we share your information internally.</p> <ul style="list-style-type: none"> • Fill out an electronic form online at www.CentralBancorpPrivacy.com • Mail the form below <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. You may contact us at anytime to limit our sharing.</p> <p>Questions? Call (719) 228-1100 or visit us online at www.CentralBancorp.com</p>
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Mail-in Form											
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share my information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Name</td> <td style="width: 40%;"></td> <td rowspan="4" style="width: 40%; vertical-align: top;"> Mail your completed form to: Central Bancorp Client Relationship Management 1 South Nevada Avenue, Suite 200 Colorado Springs, CO 80903 </td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State Zip</td> <td></td> </tr> <tr> <td>Account #</td> <td></td> </tr> </table>	Name		Mail your completed form to: Central Bancorp Client Relationship Management 1 South Nevada Avenue, Suite 200 Colorado Springs, CO 80903	Address		City, State Zip		Account #		
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Who we are	
Who is providing this notice?	Central Bancorp and its affiliated businesses as defined below.
What we do	
How does Central Bancorp protect my personal information?	We never sell or share your personal information with third parties. Internally, we ensure that access to your information is limited to employees who have a business reason to know your information. We maintain technology, policies and procedures covering the physical and electronic security of records and workplaces. We also require independent contractors and outside companies who work with us to adhere to privacy practices that meet our high standards.
How does Central Bancorp collect my personal information?	We collect personal nonpublic information about you from the following sources: <ul style="list-style-type: none"> • Information you provide to us on loan applications and product request forms • Information from your transactions, including deposit, account openings, bill payments, credit/debit card use, and renewals • Information we receive from a consumer reporting agency
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliate's everyday business purposes—information about your credit-worthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you (which is not a practice employed by Central Bancorp) State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will be apply to everyone on your account, unless you tell us otherwise.
Definitions	
Affiliates	Affiliates—defined as companies related by common ownership or control. Central Bancorp's affiliates include: <ul style="list-style-type: none"> • Central Bank & Trust • Farmers & Stockmens Bank • The Corundum Group • Corundum Trust Company • CB&T Wealth Management • CB&T Mortgage • CB Insurance • CB Title
Nonaffiliates	Nonaffiliates—defined as companies not related by common ownership or control. Central Bancorp does not share or sell your information to any nonaffiliated companies.
Joint marketing	Joint marketing—defined as a formal agreement between nonaffiliated financial companies that together market financial products or services to you. Central Bancorp does not engage in joint marketing activities.