



**HOME LOAN  
STATE BANK**

**Home Loan State Bank**

PO Box 100

205 N. 4<sup>th</sup>

Grand Junction, Co 81502

## FACTS

### WHAT DOES HOME LOAN STATE 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 may include:

- Social Security number and income.
- Account balances and payment history.
- Credit history and credit scores.

When you close your account, we continue to share information about you according to our policies.

#### How?

All financial companies need to share customer's personal information to run their everyday business--to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Home Loan State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HLIB Share?	Can you limit this sharing?
<b>For our everyday business purposes --</b> to process your transactions, maintain your account, and report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	Yes	No
<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	No	We don't share
<b>For our affiliates' everyday business purposes --</b> Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

#### Contact Us

Call (970) 243-6600 or (800)576-6428

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Sharing Practices	
<b>How often does HLSB notify me about their practices?</b>	We must notify you about our sharing practices when you open an account and each year while you are a customer.
<b>How does HLSB 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 HLSB collect my personal information?</b>	We collect your personal information, for example, when you <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 card or debit card</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all of my sharing?</b>	Federal law gives you the right to limit sharing only for affiliates' everyday business purposes--information about your <ul style="list-style-type: none"><li>• creditworthiness</li><li>• affiliates to market to you</li><li>• non-affiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
<b>Everyday business purposes</b>	The actions necessary by financial companies to run their business and manage customer accounts, such as <ul style="list-style-type: none"><li>• processing transactions, mailing, and auditing services</li><li>• providing information to credit bureaus</li><li>• responding to court orders and legal investigations</li></ul>
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>• HLSB's affiliate is Home Loan and Investment Company</li></ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>• HLSB does not share with non-affiliates so they can market to you.</li></ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• HLSB doesn't jointly market</li></ul>