



FACTS		WHAT DOES CAPITAL COMMUNITY 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?	<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"> ▪ Social Security number; account balances ▪ payment history; transaction or loss history ▪ credit history; overdraft history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
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 Capital Community Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Capital Community Bank 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 our products and services to you		Yes	No
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences		No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness		No	We don't share
For affiliates to market to you		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions?	Call 801-356-6699 or go to www.ccbankutah.com		

Who we are	
Who is providing this notice?	Capital Community Bank, Inc.
What we do	
How does Capital Community 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Capital Community Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for a loan; give us your contact information ▪ give us your income information; show your government-issued ID ▪ provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or 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"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Capital Community Bank does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Capital Community Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include card issuers, insurance providers, and other financial institutions.</i>
Other important information	
<p>Capital Community Bank is chartered under the laws of the State of Utah and is subject to regulatory oversight by the FDIC. The most current copy of the privacy statement is available at www.ccbankutah.com</p> <p>California Customers: In accordance with California law, we will not share information we collect about California residents with companies outside of California except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill on rewards or benefits. We will limit sharing among our companies to the extent required by applicable California law.</p> <p>Nevada Customers: We are providing you this notice pursuant to state law. If you would like more information about this notice call us at our toll free number or email address included in this notice or the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number – 702.486.3132; e-mail: BCPINFO@ag.state.nv.us.</p>	