

FACTS	WHAT DOES COBIZ FINANCIAL 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 and credit history • Transaction history and risk tolerance • Medical information and insurance claim history <p>When you are no longer a 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 CoBiz Financial chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does CoBiz Financial Share?	Can you limit this sharing?
For our everyday business purposes – such as 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	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our non-affiliates to market to you	No	We don't share
Questions?	Call 1.800.574.4714 or go to www.cobizfinancial.com/about-us	

Who we are	
Who is providing this notice?	Arizona Business Bank, Colorado Business Bank, CoBiz Financial, CoBiz Insurance, CoBiz Public Finance, CoBiz Private Bank, CoBiz Retirement Advisory Services, CoBiz Structured Finance, and CoBiz Wealth.
What we do	
How does CoBiz Financial 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 limit access to your personal information to appropriate personnel with a business need for it.
How does CoBiz Financial collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or apply for a loan • Apply for insurance or file an insurance claim • Enter into an investment advisory contract We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as banks, insurance agencies, investment advisors and other financial service providers.</i>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>CoBiz Financial does not share with non-affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>CoBiz Financial does not jointly market.</i>