

## 2014 Privacy Policy Notice

<b>FACTS</b>	<b>WHAT DOES VALLEY NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?</b>	
<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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• Transaction history and income</li> <li>• Assets and account transactions</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 Valley National Bank chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does Valley National Bank Share?</b>
	<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>For our marketing purposes</b> - to offer our products and services to you	<b>Yes</b>
	<b>For joint marketing with other financial companies</b>	<b>Yes</b>
	<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	<b>Yes</b>
	<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	<b>Yes</b>
	<b>For our affiliates to market to you</b>	<b>Yes</b>
	<b>For non affiliates to market to you</b>	<b>No</b>
	<b>Can you limit this sharing?</b>	<b>No</b>
	<b>No</b>	<b>No</b>
	<b>Yes</b>	<b>Yes</b>
	<b>Yes</b>	<b>Yes</b>
	<b>We don't share</b>	<b>We don't share</b>
<b>To limit our sharing</b>	Call us at 800-522-4100; or Write to us at: Valley National Bank Attention: Customer Service, Privacy Section 1445 Valley Road, Wayne, New Jersey 07470  <b>Please note:</b> 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 may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
<b>Questions?</b>	If you have any questions about this Privacy Policy Statement or about the security and confidentiality of your non-public personal information, please call our privacy representative in our 24/7 Customer Service Center at	

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Valley National Bank companies that use Valley National Bank or VNB in their names and Masters Coverage Corp.
<b>What we do</b>	
<b>How does Valley National 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. We permit only authorized employees trained in the proper handling of customer information to access your information, and we require companies that work for us to protect your information.
<b>How does Valley National Bank 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 apply for a loan</li> <li>• pay your bills</li> <li>• make deposits or withdrawals from your account</li> <li>• use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus and other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <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 non affiliates to market to you</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices apply to everyone on your account.

<b>Definitions</b>	
<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>• Our affiliates include companies with Valley National Bank or VNB name; and financial companies such as Masters Coverage Corp.</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>• Valley National Bank does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include insurance and financial services companies.</li> </ul>

<b>Other important information</b>
<b>Valley National Bank will never ask for your personal account number or personal information via email.</b> This Privacy Policy Statement is available in all of our branches and also may be viewed on our website: <a href="http://valleynationalbank.com">valleynationalbank.com</a> . If you provide us with an e-mail address, we may use it to contact you regarding your relationship with us, to advise you of our loan and deposit products, to provide you with information you may have requested from us or to conduct business of the Bank, including collection efforts, if necessary.

**PERSONAL BANKING**

Checking  
Savings & CDs  
Personal & Auto Loans  
Mortgage/Home Equity  
Credit & Debit Cards  
Services  
Customer Service

**BUSINESS BANKING**

Deposits  
Loans & Leasing  
Cash Management  
Industry Expertise  
Services  
Customer Service

**CORPORATE & INSTITUTIONAL BANKING**

Corporate  
Institutional  
Municipal/Government  
Customer Service

**INVESTING & INSURANCE**

Investments  
Insurance  
Trust & Estate  
Customer Service

**ABOUT US**

Company Information  
Shareholder/Investors  
News  
Community  
Careers  
Events  
Customer Service

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