



## Privacy Notice

### Important Information about Your Privacy

Facts	WHAT DOES BANK OF THE JAMES 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 how 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"> <li>✓ Social Security number and account balances</li> <li>✓ Overdraft history and checking account information</li> <li>✓ Payment history and credit history</li> </ul> <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 Bank of the James chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BOTJ share?	Can you limit 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	Yes	No
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	We don't share

### To Limit Our Sharing

Call 434-846-2000 or 1-877-266-0765

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.

However, you can contact us at any time to limit our sharing.

## Questions?

Call 434-846-2000 or 1-877-266-0765.

Who we are	
Who is providing this notice?	Bank of the James

What we do	
How does Bank of the James 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 filed and buildings.
How does Bank of the James collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"><li>✓ Open an account or apply for a loan</li><li>✓ Give us your income information or provide employment information</li><li>✓ Show your driver's license</li></ul> <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"><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> <p>State law and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>Our affiliates include companies with a Bank of the James name; nonfinancial companies such as BOTJ Insurance and BOTJ Investment Services.</p>
Non-Affiliates	<p>Companies not related by ownership or control. They can be financial or non-financial companies.</p> <p>Bank of the James does not share with non-affiliates so they can market to you.</p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market products or financial products to you.</p> <p>Our joint marketing partners include credit card companies.</p>

