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FACTS: WHAT DOES BUENA VISTA NATIONAL 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 can include:

- Social Security number
- Overdraft history
- Account balances
- Payment history
- Transaction history

When you are no longer our customer, we continue to share you information as described in this notice.

How? All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason Buena Vista National Bank chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information:	Does Buena Vista National 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	No	We don't share
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 our affiliates to market to you	No	We don't share
For non-affiliates to market you	No	We don't share

Questions? Call 1-618-826-2331 or go to www.bvnb.com

Who we are:

Who is providing this notice? Buena Vista National Bank

What we do:

How does Buena Vista National 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 the access to information to those employees for whom access is appropriate.

How does Buena Vista National Bank collect my personal information?

We collect your personal information, for example, when you

Open an account

Apply for a loan

Use your debit card

Make a wire transfer

Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

sharing for affiliates' everyday business purposes-information about your creditworthiness

affiliates from using your information to market to you

sharing non-affiliates to market you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates:

Affiliates:

Companies related by common ownership and control. They can be financial and non-financial companies.
Buena Vista Bancorp, Inc.

Non-Affiliates:

Companies not related by common ownership or control. They can be financial and non financial companies.
Buena Vista National Bank does not share with non-affiliates so they can market to you.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.
Buena Vista National Bank doesn't jointly market



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