



ALWAYS IN YOUR BEST INTEREST.

# Privacy Policy

FACTS	WHAT DOES HERITAGE BANK DO WITH YOUR PERSONAL INFORMATION
<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>	<p>The types of information we collect and share depend on the product or service you have with us. In the course of normal operations, this information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Account Balances</li> <li>• Transaction history</li> <li>• Overdraft history</li> <li>• Payment history</li> <li>• 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>
<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 Heritage Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heritage Bank share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> Such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> To offer our products and services to you.	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliate's everyday business purposes -</b> Information about your transactions and experiences	No	We don't share
<b>For our affiliates everyday business purposes -</b> Information about your creditworthiness.	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call toll-free 757-648-1700 or go to <a href="http://www.heritagebankva.com">www.heritagebankva.com</a> .
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What we do	
How does Heritage 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 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 Heritage Bank collect my personal information?	<p>We collect nonpublic personal information about you, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Give us your contact information</li> <li>• Provide your mortgage information</li> <li>• Make a wire transfer</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 laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Heritage Bank has no affiliates.</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Heritage Bank does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Heritage Bank doesn't jointly market.</i></li> </ul>

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