

Consumer Privacy Notification Rev. December 2010

FACTS	WHAT DOES NEWDOMINION 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 and identification information transaction history and payment history account balances and credit history We have the same policy about disclosing information about former customers as we do about current customers.				
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 NewDominion Bank chooses to share; and whether you can limit this sharing.				
Reasons we can share your personal information		Does NewDominion 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; or as permitted by law		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		No	We don't share.		
For our affiliates' everyday business purposes—information about your creditworthiness		No	We don't share.		
For affiliates to market to you		No	We don't share.		
For non-affiliates to market to you		No	We don't share.		
Questions?	Call (800) 592-6248				

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Who we are				
Who is providing this notice?	NewDominion Bank			
What we do				
How does NewDominion 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.			
	Also, we restrict access to information about you to those employees who need to know that information to provide products or services to you.			
How does NewDominion Bank collect my	We collect your personal information, for example, when you			
personal information?	 Open an account or apply for a financial product or service with us. Request or complete a loan application. Make deposits or withdrawals from your account(s). We also collect your personal information from others, such as credit bureaus, non-affiliates, or 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 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 nonfinancial companies.			
	NewDominion Bank has no affiliates.			
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.			
	Nonaffiliates we share with can include government entities, credit bureaus, companies that perform marketing services on our behalf, and companies that assist in servicing your loan(s) or other account(s) with us.			
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.			
	 Our joint marketing partners include financial services companies. 			

Other important information

Our corporate family continually strives to maintain complete and accurate information about you and your accounts. If you ever believe that our information is inaccurate or incomplete, please notify us immediately. We will review your concerns and correct any inaccuracies.

You may have other privacy protections under state law. We will comply with applicable state law as to information about you, including medical information.