



# Privacy Policy and Principles

Rev. 7/2012

FACTS	WHAT DOES <i>NORTH VALLEY BANK</i> HAVE TO 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: <ul style="list-style-type: none"> <li>• Social Security number and Income</li> <li>• Account Balances and Payment History</li> <li>• Credit History and Credit Score</li> </ul>
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 North Valley Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does <i>North Valley Bank</i> share?	Can you limit the sharing?
<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.	YES	NO
<b>For our marketing purposes-</b> to offer our products and services to you.	YES	NO
<b>For joint marketing with other financial institutions</b>	NO	<i>We do not share</i>
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences.	NO	<i>We do not share</i>
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness.	NO	<i>We do not share</i>
<b>For our affiliates to market to you.</b>	NO	<i>We do not share</i>
<b>For non-affiliates to market to you.</b>	YES	YES

TO LIMIT OUR SHARING	<ul style="list-style-type: none"> <li>• Call 740-450-2265 or 888-347-4355 or</li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>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.</p>
QUESTIONS?	Call <b>740-450-2265</b> or <b>888-347-4355</b> or go to <a href="http://www.nvboh.com">www.nvboh.com</a>

WHO WE ARE?	
Who is providing this notice?	<b>North Valley Bank</b>

WHAT DO WE DO?	
How does <b>North Valley Bank</b> 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. <b>North Valley Bank</b> maintains security standards and procedures to assist in the prevention of unauthorized access to confidential information about you. We update and test our technology to improve our protection of our information about you and assure the integrity of our information.
How does <b>North Valley Bank</b> collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an Account or Deposit Money</li> </ul>

	<ul style="list-style-type: none"> <li>• Pay your Bills or Apply for a Loan</li> <li>• Use your Credit or Debit Card</li> </ul> <p><b>North Valley Bank</b> collects non-public personal information about you from the following sources: information we receive from you on applications or other forms; information about your transactions with us, our affiliates, or others; and information we receive from a consumer reporting agency. We will tell you why we are collecting and retaining the information, upon your request.</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 for an account I hold jointly with someone else?	Your choices will apply to everyone on your account, unless you tell us otherwise.

DEFINITIONS:	
Affiliates	<p>Companies related to common ownership or control. They can be financial and non-financial companies.</p> <p><b>North Valley Bank does not share with Affiliates.</b></p>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial</p> <p><b>Non-affiliates North Valley Bank can share with can include financial service providers such as securities broker-dealers and insurance companies.</b></p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p><b>North Valley Bank does not share for Joint Marketing.</b></p>

**OTHER IMPORTANT INFORMATION:**

**MAIL-IN FORM**

<p><b>Leave Blank</b></p> <p><b>OR</b></p> <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>	
	NAME	MAIL TO:
	ADDRESS	North Valley Bank
	CITY, STATE, ZIP	2775 Maysville Pike Zanesville, Ohio 43701

