- **Event Calendar**

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| « Mar | April 2014 | | | | May » |
|---|---|---|---|---|---|
| S | M | T | W | T | F | S |
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | | | |

- **CEO Message**

  - Welcome to our website. Our mission is to bring the "spirit of our community bank" to you on the Internet with highly interactive tools, technology, and talk-back features. We value your trust and pledge to always meet your highest level of expectations. more...

# Privacy and Security

| FACTS | WHAT DOES SAN LUIS VALLEY FEDERAL 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:<br><br>• Credit card or other debt.<br><br>• Account balances and payment history<br><br>• Credit history and credit scores<br><br>When you are *no longer* our customer, we continue to share your information as described in this notice. |
| **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 San Luis Valley chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does SAN LUIS VALLEY FEDERAL 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 | **NO** | **We do not share** |
| **For joint marketing with other financial companies** | **NO** | **We do not share** |
| **For our affiliates' everyday business purposes—** information about your transactions and experiences | **NO** | **We do not share** |
| **For our affiliates to market to you—** | **NO** | **We do not share** |
| **For non-affiliates to market to you** | **NO** | **We do not share** |

| Questions? Call 719-589-6653, or go to slvfed.com |
|---|

| Who we are | |
|---|---|
| San Luis Valley Federal Bank | • 401 Edison Ave., Alamosa, CO 81101<br><br>• 3415 Mariposa, Alamosa, CO 81101<br><br>• 330 Solar Ave., Monte Vista, CO 81144 |

| What we do | |
|---|---|
| **How does SAN LUIS VALLEY FEDERAL 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. |
| **How does SAN LUIS VALLEY FEDERAL BANK collect my personal information?** | We collect your personal information, for example, when you<br><br>• open an account or deposit money |

| | |
|---|---|
| | - pay your bills or apply for a loan<br>- use your debit card<br><br>We also collect your persona information from others, such as credit bureaus, affiliates, or other companies. |
| **Why can't I limit all sharing?** | Federal law gives you the right to limit only<br><br>- sharing for affiliates' everyday business purposes—information about your creditworthiness<br>- affiliates from using your information to market to you<br>- sharing for non-affiliates to market to you<br><br>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 non-financial companies.<br><br>- *SAN LUIS VALLEY FEDERAL BANK has no affiliates.* |
| **Non-affiliates** | Companies not related by common ownership or control. They can be financial and non-financial companies.<br><br>- *SAN LUIS VALLEY FEDERAL 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.<br><br>- *SAN LUIS VALLEY FEDERAL BANK does not participate in joint marketing.* |

## Other Important Information

Your privacy and security is very important to us and we use the most up to date technology to keep your information protected and secure.

## Security Statement

Our website brings together a combination of industry-approved security technologies to protect data for the bank and for you, our customer. It features a VeriSign-issued Digital ID for the bank's Internet Service Provider hosting our website, Secure Sockets Layer (SSL) protocol for data encryption, and a router and firewall to regulate the inflow and outflow of server traffic.

**Secure Data Transfer**

Once a server session is established on an https secure page, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

**Router and Firewall**

Secure forms must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank.

Using the above technologies, your Internet loan application and check reorder transactions are secure.

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