



Our Privacy Policy

Rev. 01/2012

FACTS

WHAT DOES THE BLUE GRASS VALLEY 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:

- n Social Security number and checking account information
- n account balances and transaction history
- n payment history and credit history

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 The Blue Grass Valley Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Blue Grass Valley 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' everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Call 540-468-1915 or 540-474-2430

Who we are

Who is providing this notice?

The Blue Grass Valley Bank

What we do

How does The Blue Grass Valley 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.

Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data.

How does The Blue Grass Valley Bank collect my personal information?

We collect your personal information, for example, when you
n open an account or apply for a loan

	<p>n give us your contact information or provide account information n show your government-issued ID</p> <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> <p>n sharing for affiliates' everyday business purposes - information about your creditworthiness</p> <p>n affiliates from using your information to market to you</p> <p>n sharing for nonaffiliates to market to you</p> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>n <i>The Blue Grass Valley Bank has no affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>n <i>The Blue Grass Valley Bank does not share with nonaffiliates so they can market to you.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>n <i>The Blue Grass Valley Bank does not jointly market.</i></p>

Other important information	

<p>Monterey Office Tel (540) 468-1915 • Fax (540) 468-1919 132 East Main Street • P.O. Box 516 Monterey VA 24465 contact by email</p>	<p>Blue Grass Office Tel (540) 474-2430 • Fax (540) 474-5513 2583 Blue Grass Valley Road • P.O. Box 6 Blue Grass VA 24413 contact by email</p>
--	---

copyright 2013 Blue Grass Valley Bank ♦ [Privacy Notice](#)



