



You Can Count On Us!



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Privacy Policy

FACTS	WHAT DOES VALLEY STATE 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: <ol style="list-style-type: none"> 1. Social Security number 2. Account balances 3. Checking account information 4. Payment history and transaction history 5. Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Valley State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Valley State 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	Yes	No
For joint marketing with other financial companies	No	We don't share
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 nonaffiliates to market to you	No	We don't share
Questions?	Call (256) 332-3600 or go to www.valleystate.com	

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What we do	
How does Valley State 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 Valley State Bank collect my personal information?	We collect your personal information, for example, when you <ol style="list-style-type: none"> 1. Open an account or deposit money 2. Pay your bills or apply for a loan 3. Use your credit or debit card <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?	Federal law gives you the right to limit only <ol style="list-style-type: none"> 1. sharing for affiliates' everyday business purposes—information about your creditworthiness 2. affiliates from using your information to market to you 3. sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and

	nonfinancial companies. 1. <i>Valley State Bank has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. 1. <i>Valley State Bank does not share with nonaffiliates so they can market to you</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. 1. <i>Valley State Bank doesn't jointly market</i>

Valley State Bank - Electronic Privacy Policy

Privacy Statement

Your privacy is important to Valley State Bank and we recognize and respect the privacy expectations of all our customers and make available the following privacy guidelines for your review.

Valley State Bank Electronic Privacy Policy

While information is the cornerstone of our ability to provide superior service, our most important asset is our customers' trust. Keeping individual customer information secure, and using it only as our customers would want us to, is a top priority for all of us at Valley State Bank.

It is the policy of Valley State Bank to collect, retain, and use the information about customers only where such information is believed to be useful and allowed by law to administer the business of Valley State Bank to provide products, services, and other financial opportunities to its customers.

Valley State Bank has established procedures to ensure the accuracy of customers' financial information and that it is current and complete in accordance with reasonable commercial standards. It is the policy of Valley State Bank to address any requests to correct any inaccurate information in a timely manner.

It is the policy of Valley State Bank to limit employee access to personally identifiable information to those with a business reason for knowing such information. Valley State Bank has in place a training program to educate the employees so that they will understand the importance of confidentiality and customer privacy. Valley State Bank maintains appropriate security standards and procedures regarding unauthorized access to customer information.

It is the policy of Valley State Bank not to reveal specific information about customer accounts or other personally-identifiable data to unaffiliated third parties for their independent use, except for the exchange of information with reputable information reporting agencies to maximize the accuracy and security of such information or in performance of bona fide corporate due diligence, unless 1) the information is provided to help complete a customer-initiated transaction; 2) the customer requests it; 3) the disclosure is required by/or allowed by law (e.g., subpoena, investigation of fraudulent activity, etc.); or 4) the customer has been informed about the possibility of such disclosure for marketing or similar purposes through a prior communication and is given the opportunity to decline (i.e., "opt out"). If a third party attempts by artifice or fraud to obtain confidential customer information from Valley State Bank, the bank shall file an appropriate Suspicious Activity Report.

If personally identifiable customer information is provided to a third party, it is the policy of Valley State Bank to insist that the third party adhere to similar privacy principles that provide for keeping such information confidential.

As part of providing online financial products or services, we may obtain information about our customers and visitors from the following sources:

- Information we receive from you on emails – these emails from you over our customer service e-mail are encrypted for security.
- Information you provide when you choose to customize our website.
- Information that is generated electronically when you use our internet banking service.

Valley State Bank is not responsible for the content on other sites linked from ValleyState.com.

Valley State Bank makes available this policy, and its management and employees stand ready to assist customers with concerns regarding financial privacy expectations.



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