



Privacy Policy

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FACTS	WHAT DOES 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: <ul style="list-style-type: none"> ■ Social Security number, income, and assets ■ payment history, account balances and account transactions ■ credit history and credit scores
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 Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 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	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	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 540-342-2265 ■ Visit us online: myvalleybank.com website or ■ Mail the Opt Out Form <p>Please note: 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 540-342-2265 or go to myvalleybank.com website

What we do	
How does 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. We limit personal information about you to employees who need to know in order to provide you products and services and educate them on the importance of safeguarding your information.

How does Valley Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ 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?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes— information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Why happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Our affiliates include companies with a common corporate identity of Valley Bank name; financial companies such as Valley Wealth Management.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Valley Bank does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Valley Bank does not jointly market.

Opt Out Form

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Online Privacy Statement

Your Privacy

Valley Bank is committed to the highest level of security and privacy regarding the collection and use of our online banking customers' personal information, as well as that of all our visitors to our web site. Personal information may be collected through the submission of account applications and online banking transactions.

Respect of Right to Privacy

Valley Bank respects your right to privacy and takes every precaution to provide you with the same level of privacy through our online services that you receive through other traditional bank delivery channels. When you provide personal information in order to process your transaction, you fully expect your data to be used for its intended purpose and to be kept confidential. Applications may be opened and processed only by approved personnel.

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Collection and Use of Personal Information

All personal information collected and stored by the bank is used for specific business purposes, to protect and administer your personal accounts and transactions, and to comply with the state and federal banking regulations. Collection of personal information online is designed to assist the bank in providing you with the products and services you want and need.

Certain personal information about visitors to this web site is being collected by Valley Bank. Personal information is collected from you at the time an application for a loan or deposit account is submitted to the Institution, at the time transactions are conducted through the online banking service and at the time information is provided by you via email.

The bank may use a software "cookie" when accessing our online banking products. A "cookie" is a small piece of information which a web site stores in the web browser of your PC and uses later to identify your PC's previous logon history. A "cookie" cannot be read by a web site other than the one that set the "cookie". You can set your web browser to inform you when "cookies" are set or to prevent "cookies" from being set. No "cookie" will contain any information that would enable anyone to contact you via telephone, email or US Mail.

Employing stringent security measures in the collection of your personal information, all Valley Bank online applications are submitted utilizing encryption via a security protocol called a Secure Sockets Layer. Implementation of the SSL security protocol on the Web server and customer browser ensures authenticated data has been received from the customer. In addition, firewall technology is in place to provide further access controls.

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Account Information Accuracy

ACCOUNT INFORMATION Accuracy

We strive to maintain complete and accurate information about you and your accounts. Should you wish to review, update or correct any information specific to an account relationship, you should direct such inquiries to our nearest branch. You can also [contact](#) us via e-mail and we will forward to you any necessary forms or information.

Information Reported to Consumer Credit Reporting Agencies

Under the Fair Credit Reporting Act, you have the right to notify us if you believe we reported inaccurate information about your account to any Consumer Reporting Agency. Notification should be in writing and must include your name, address, social security number, telephone number, account number and the specific item that you are questioning should be clearly identified. Notices should be sent to Valley Bank, PO Box 2740, Roanoke, Virginia 24001-9904 Attn: Loan Operations Officer. We will investigate your concerns, correct any inaccuracies, and advise you of the action taken.

Web Site Privacy

Valley Bank has implemented technology to help assure that any non-public personal information you provide us or any account information you receive on line is done in a safe and secure manner.

Our web site includes areas that are public and areas that are password protected. The information you submit via our online banking services is protected by encryption technology, which scrambles account information to reduce the possibility of access by unauthorized individuals outside the institution.

Also included in our web site is the capability to correspond with us by email. This activity may involve sharing some personal information about you with Valley Bank. We do collect the email addresses of those who correspond with us so that we can respond to inquiries effectively.

Nonpublic personal information collected from you on our web site is treated the same as any other nonpublic personal information that we collect.

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Children's Online Privacy & Protection

We recognize the importance of protecting children's identities and privacy on line. Our web site is not directed at children and we do not knowingly collect or maintain personal information about children.

Thank you for taking the time to review our privacy standards. We value your business and hope you will remain with us for many years to come. If you feel that we have not met our obligations in the protection or use of your personal information, please notify us. We will investigate and respond to your concern. Breaches of customer privacy are considered serious employee misconduct and may result in termination of the employee.

Questions regarding privacy considerations or the integrity of your account information may be directed to customerservice@myvalleybank.com. Since some email transmissions may be subject to interception, if your correspondence contains sensitive information (e.g. account # or social security #), you may want to send a letter or facsimile to us. You may direct your correspondence to the Valley Bank Compliance Officer at PO Box 2740, Roanoke, Va., 24001-9904.

This policy applies only to individuals obtaining financial products or services primarily for personal, family or household use. Valley Bank reserves the right to change this policy, or any supporting, or related policies or procedures at any time. If we change our policy, the Bank will provide you with a revised Privacy Policy as required by law.

About Children's Online Privacy

The Children's Online Privacy Protection Act (COPPA) was passed to give parents increased control over what information is collected from their children online and how such information is used. The law applies to websites and services directed to, and which knowingly collect information from, children under the age of 13. Valley Bank's website and online services are not directed to children under the age of 13, nor is information knowingly collected from them. For additional information on COPPA protections, visit the Federal Trade Commission's website at www.ftc.gov/privacy/privacyinitiatives/childrens. For further information, the Federal Government has created a Web site, [Kidz Privacy](#), aimed at educating both parents and children about the dangers of the Internet and how to browse safely. If you are under the age of 18, you will need a parent or guardian's consent before you apply for this account and that parent or guardian will need to provide the requested information.

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