

FACTS

WHAT DOES VALLEY BANK & TRUST 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:

- Social Security Number
- Income
- Account Balances
- Employment Information
- Credit History
- Checking Account Information

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 every day business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Valley Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Valley Bank & Trust share?	Can you limit 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	No
For joint marketing with other financial companies	No	No
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 creditworthiness	No	We don't share

Questions?

Valley Bank & Trust
30 N 4th Avenue
Brighton, CO 80601
Call 303-659-5450 or go to www.valleybankandtrust.com for branch locations.

What we do

How does Valley Bank & Trust 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.

Team members' access to personally identifiable information is limited according to individual job description and a need-to-know basis.

How does Valley Bank & Trust collect my personal information?

We collect your personal information, for example, when you:

- Apply for a loan
- Make a wire transfer
- Use your credit or debit card
- Give us employment history
- Give us your income information
- Open an account
- Deposit money

Non-public, confidential information is collected in the course of providing a product or service.

We also collect your personal information from other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

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.

Valley Bank & Trust has no affiliates.

Non-Affiliates

Companies not related by ownership or control. They can be financial or non-financial companies.

Valley Bank & Trust 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 products or financial products to you.

Valley Bank & Trust doesn't jointly market.
