



Login / Sign Up

Products & Services

Choose An Account

Find Products & Service



GO Banking Online

Education Center



History

Bank Management & Directors

Terms & Policies

Privacy Policy

Opt Out

Employment Opportunities

Contact Us

Hours & Locations

Privacy Policy

Privacy Policy

FACTS	What Does Valley Bank and Trust Co./Western States 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 and income • Account balances and payment history • Credit history and credit scores When you are <i>no longer</i> 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 Valley Bank and Trust Co./Western States Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Valley Bank and Trust Co/Western States 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	Yes	No
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 our nonaffiliates to market to you	No	We don't share

To limit our sharing	<p>Mail the Opt Out Form located here if you would like to limit your information being shared.</p> <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. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 1-800-416-8281 or 308-436-2300 and ask for the Compliance Department
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Who we are	
Who is providing this notice?	Valley Bank and Trust Co./Western States Bank - Scottsbluff, Gering, Bayard, Ogallala, Grant and Wauneta, NE; Western States Bank, a branch of Valley Bank and Trust Co, Scottsbluff, Nebraska - Fort Collins and Loveland, CO, Valley Insurance Services, Scottsbluff, Gering and Bayard, NE, Western Insurance Services, Fort Collins, CO and Valley Financial Planning, Scottsbluff, NE

What we do	
How does Valley Bank and Trust Co./Western States 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 restrict access to information about you to those employees who need to know that information to provide products or services to you.
How does Valley Bank and Trust Co./Western States 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 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 non-affiliates to market to you

	<ul style="list-style-type: none"> • Sharing for non-affiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account - unless you tell us otherwise.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Valley Bank and Trust Co. or Western States Bank name; financial companies such as banking institutions, investment centers and insurance centers; please see a complete listing below.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Valley Bank and Trust Co./Western States Bank does not share with nonaffiliates so they can market to you.</i>
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"> • <i>Our joint marketing partner includes service providers and marketing companies.</i>

Other Important Information
<p>Affiliates of Valley Bank and Trust Co. / Western States Bank, a branch of Valley Bank and Trust Co., Scottsbluff, Nebraska include the following:</p> <p>Valley Bank and Trust Co./Western States Bank - Scottsbluff, Gering, Bayard, Ogallala, Grant and Wauneta, NE; Western States Bank, a branch of Valley Bank and Trust Co, Scottsbluff, Nebraska - Fort Collins and Loveland, CO, Valley Insurance Services, Scottsbluff, Gering and Bayard, NE, Western Insurance Services, Fort Collins, CO and Valley Financial Planning, Scottsbluff, NE</p>

Home

Contact Us
Hours & Locations
Customer Service
Education Center

Personal Banking

Checking Accounts
Savings & Money Market Accounts
Health Savings Accounts
Certificates of Deposit
Personal Loans
Mortgage Services
GO Banking
Other Services

Business Banking

Checking Accounts
Savings & Money Market Accounts
Loans & Mortgages
Other Services

Wealth Management

Valley Financial Planning
Trust Services
Meet Our Advisors

Insurance Services

Meet Our Agents



