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## PRIVACY POLICY

Rev. 06/2011

| FACTS | WHAT DOES VALLEY BANK OF GLASGOW 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and Account transactions</li> <li>■ Credit card or other debt and Checking account information</li> <li>■ Employment information and Wire transfer instructions</li> </ul> <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 Bank of Glasgow chooses to share; and whether you can limit this sharing.   |

| Reasons we can share your personal information   | Does Valley Bank of Glasgow share? | Can you limit this sharing? |
|--|------------------------------------|-----------------------------|
| <b>For our everyday business purposes -</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                | No                          |
| <b>For our marketing purposes -</b><br>to offer our products and services to you   | No                                 | WE DON'T SHARE              |
| <b>For joint marketing with other financial companies</b>  | No                                 | WE DON'T SHARE              |
| <b>For our affiliates' everyday business purposes -</b><br>information about your transactions and experiences   | No                                 | WE DON'T SHARE              |
| <b>For our affiliates' everyday business purposes -</b><br>information about your creditworthiness   | No                                 | WE DON'T SHARE              |
| <b>For our nonaffiliates to market you</b>   | No                                 | WE DON'T SHARE              |

### Questions

Call 406-228-4364 or go to [www.valleybankglasgow.com](http://www.valleybankglasgow.com)

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Who we are

**Who is providing this notice?**

VALLEY BANK OF GLASGOW  
P.O. Box 511, Glasgow, MT 59230

What we do

**How does Valley Bank of Glasgow 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 understand that you expect the personal information you have entrusted to us to be handled with great care. Our employees are educated about the importance of maintaining confidentiality and customer privacy.

**How does Valley Bank of Glasgow collect my**

We collect your personal information, for example when you

|                                       |  |
|---------------------------------------|--|
| <b>personal information?</b>          | <ul style="list-style-type: none"> <li>■ Open an account or Use your credit or debit card</li> <li>■ Make deposits or withdrawals from your account or Apply for financing</li> <li>■ Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>   |
| <b>Why can't I limit all sharing?</b> | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>■ Affiliates from using your information to market to you</li> <li>■ Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

| Definitions            |  |
|------------------------|--|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> <li>■ Valley Bank of Glasgow does not share with Affiliates.</li> </ul>                                       |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> <li>■ Valley Bank of Glasgow does not share with Nonaffiliates so that they can market to you.</li> </ul> |
| <b>Joint Marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ Valley Bank of Glasgow doesn't jointly market.</li> </ul>                           |