



- Business Banking
- Consumer Banking
- Cash Management
- Loan Products
- Corporate Profile

Friday, April 25, 2014



ABOUT SSL CERTIFICATES

- ONLINE BANKING -

- Valley Online
- Valley Cash Management

Access ID

SIGN IN

- [Valley Online Demo](#)
- [Valley Cash Management Demo](#)
- [Forgot your password?](#)
- [New User Signup](#)

- Corporate Profile Home
- Board of Directors
- Management
- Press Releases
- Investor Info
- Privacy
- Job Opportunities

Rev 11/13

Privacy Policy

FACTS	WHAT DOES VALLEY BUSINESS 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?	<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"> Social Security number and account balance Payment history and transaction or loss history Credit history and checking account information <p>When you are <i>no longer</i> our customer, we will 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 Business Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Valley Business Bank Share?	Can you limit this sharing?
For our everyday business purpose - 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 purpose - To offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates' everyday business purposes - Information about your transactions and experiences	No	We Do Not Share
For our affiliates' everyday business purposes - Information about your creditworthiness	No	We Do Not Share
For our affiliates to market you	No	We Do Not Share
For our nonaffiliates to market you	No	We Do Not Share

Questions Call 559-752-4498 or go to www.valleybusinessbank.net

Who we are

Who is providing this notice?	Valley Business Bank
--------------------------------------	----------------------

What we do

How does Valley Business 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 Business	We collect your personal information, for example, when you:

Bank collect my personal information?	<ul style="list-style-type: none"> • Apply for a loan • Open an account • Use your debit card • Provide employment information or give us your income information <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. See below for more on your rights under state law.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non financial companies. • <i>Valley Business Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non financial companies. • <i>Valley Business Bank does not share with non affiliates 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. • <i>Valley Business Bank does not jointly market.</i>

Other Important Information
For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

Privacy Notice Revised 11/2013 mas/ab

VALLEY BUSINESS BANK ONLINE PRIVACY STATEMENT

Customers may have special privacy concerns regarding Valley Business Bank's services on the Internet. Valley Business Bank is equally concerned about customer privacy in electronic commerce and is committed to its protection. Valley Business Bank's Privacy Policy applies in its entirety to anything customers might do at our Web Site.

We want you to know that when you visit our web site, your visit will remain anonymous unless you sign in to our secure Internet banking site. We do not collect personal identifying information about visitors to our site.

We do collect standard statistical information regarding our site usage. For example, our servers will collect non identifying information about visitors to our website. From that information we can then determine the date and time of visits, and the geographic location of our visitors.

When you communicate with us via e-mail, the identifying information (i.e. your name and address) will only be used to communicate with you in order to handle your request. We do not sell or transfer any of this information to non affiliated third parties. We do request that when you send us your e-mail, do not provide any sensitive information within your message such as social security numbers or bank account numbers.

We also invite you to review the section on our site entitled "Avoiding Identity Theft".

Valley Business Bank is committed to protecting your privacy.

COOKIES

Defined: Cookies are messages a web server gives to a web browser. The message contains information that is then stored on the customer's computer and sent back to the server when the customer's browser requests information from the server.

Usage: Cookies are used to enhance customer convenience. It is a way for a secured server to establish a logon or session ID each time a customer authenticates connectivity. Cookies can only be read by the server that has sent the cookie to the browser. They cannot be used to retrieve any information from the

customer's computer that has not been given directly by the customer to the server. Computer viruses cannot be transmitted through cookies.

Valley Business Bank Cookie: Valley Business Bank's Internet Banking Service uses a secure cookie to allow the maintenance of continuity in a series of requests and responses. Valley Business Bank will at all times treat the information supplied through those cookies with the same security and privacy protection as any other customer information we receive.



[Identity Theft Prevention](#) | [Business Banking](#) | [Consumer Banking](#) | [Cash Management](#) | [Investor Information](#) | [Loan Products](#) | [Privacy](#) | [Locations](#) | [Contact Us](#) |

Copyright © 2009 Valley Business Bank. All Rights Reserved Globally.

Site Designed by [Cribbsproject](#) and [MJ Penner Consulting](#)