



"At Valley Savings we never tire of seeing and serving our customers. We're a community bank and we value each and every one of you."

Ann Durr, President

**FREE checking,  
FREE gift!**

Open a new checking account and get a FREE Gift!

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- Help
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**Debit Card Lost or Stolen?**  
Call 1-800-417-8715.  
[Click here for details.](#)

New **consumer** and **business** fee schedules become effective January 31, 2014.

**Debit Card Overdraft Protection Opt-In**

Home > Privacy Disclosure

## Privacy Disclosure -

**What does Valley Savings Bank do with your personal information.**

### Facts

#### 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
- Account balances
- Payment history
- Credit history
- Account transactions Credit card or other debt

#### 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 Savings Bank chooses to share; and whether you can limit this.

### Reasons we can share your personal information

For our affiliates' everyday business purposes - information about your creditworthiness For nonaffiliates to market to you

Reasons we can share your personal information.	Does Valley Savings Bank Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - 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> - 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	NO	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	YES	YES

- Customer Login**
- VALLEY ONLINE™
  - My Rewards
  - Credit Card Services
  - eStatements

### Mortgage Rates

15 Year Fixed Rate		
Rate	APR	Points
3.500%	3.618%	0.000%

20 Year Fixed Rate		
Rate	APR	Points
4.125%	4.219%	0.000%

30 Year Fixed Rate		
Rate	APR	Points
4.375%	4.444%	0.000%

[More Information](#)

**Steinway Piano...**

"What makes Bill Flinta unique is that he doesn't just loan money, he talks with us to ensure we're making a good business decision."

*Catherine Good Brulport, vice president, chief operating and financial officer*

Steinway Piano Gallery  
Cleveland

[Read more customer profiles](#)

Ask...  
the Experts.



## To limit our sharing

To limit the sharing of personal information, download the opt-out form below:



[Privacy Opt Out Form](#)

Complete and mail this opt-out form to:

**Valley Savings Bank**  
**P.O. Box 231**  
**Cuyahoga Falls, Ohio 44222**

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.

**Questions? Call 330-923-0454**

## What we do.

### How does Valley Savings 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

### How does Valley Savings Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Make deposits or withdrawals from your account
- Give us your contact information
- Show your drivers's license

We also collect your personal information from others, such as credit bureaus, affiliates, or 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 nonaffiliated to market to you

State laws and individual companies may give you additional rights to limit sharing.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- Valley Savings Bank has no affiliates.

### Nonaffiliates

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

- Nonaffiliates we share with can include insurance companies (agents) and direct marketers.

### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include our credit card vendor.





Five-Star Superior Rating from BauerFinancial, Inc., the nation's leading bank rating firm. [www.bauerfinancial.com](http://www.bauerfinancial.com)

### In The Community



As a community bank, we have a hometown focus supported by world-class service. We believe knowing our customers by name, not by number, makes us unique.

### Pathfinder Youth Savings



Check out our Pathfinder Youth Savings Account. It's pretty cool. And while you're at it . . . play a few games and visit some awesome links.

### Non-Profit Banking



Doing everything we can to help non-profit and charitable organizations is important to us. We offer a free checking account . . . and much more..