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Consumer Privacy Policy

What does Village Bank do with your personal information?

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.

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
- Payment history
- Transaction history
- Credit history

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 Village Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Village 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 nonaffiliates to market to you	No	We don't share

To Limit Our Sharing

Click here to download the [Village Bank Privacy Policy \(PDF\)](#) and mail the form or fax to 804-897-9043.

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 804-897-3900.

What We Do

How does Village 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.

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

- Open an account
- Pay your bills
- Apply for a loan
- Use your credit or debit card
- Make deposits or withdrawals from your account

How does Village Bank collect my personal information?

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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 nonaffiliates to market to you

Why can't I limit all sharing?

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

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

Affiliates

Our affiliates include:

- *Financial companies such as: Village Bank Mortgage Company*

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

Nonaffiliates

- *Village Bank does not share with nonaffiliates so they can market to you.*

Joint Marketing

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

- *Our joint marketing partners include credit card companies, financial product companies and insurance companies*

Not signed up for Online Bill Pay?

Visit our [Online Banking page](#) for more information or call (804) 419-8919 for assistance with Online Bill Pay.

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