

- [Login:](#)
- [First Time](#)
- [Online Banking](#)
- [VCommerce Banking](#)
- [E-Statements](#)

- [Home](#)
- [Products & Services](#)
 - [Personal Banking](#)
 - [Business Banking](#)
 - [Online Banking](#)
 - [Online Banking FAQs](#)
 - [VCommerce Banking](#)
 - [MasterCard SecureCode](#)
 - [Education Center](#)
 - [Calculators](#)
 - [Order Checks Online](#)
- [Our Bank](#)
 - [Our Leadership](#)
 - [Investor Relations](#)
 - [Luxury Expenditure Policy](#)
 - [Audit Committee Charter](#)
 - [Privacy Statement](#)
 - [The Charter Newsletter](#)
- [Community](#)
- [Locations](#)
 - [Newport News Office](#)
 - [Williamsburg Office](#)
 - [Hampton Location](#)
 - [Corporate Offices](#)
- [News & Resources](#)
- [Contact Us](#)

Privacy Statement

[Home](#)[Our Bank](#)Privacy Statement

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|---------------|---|
| FACTS: | WHAT DOES VIRGINIA COMPANY 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 • Account balances • Payment history • Transaction or loss history • Credit history • Overdraft history <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 Virginia Company Bank chooses to share; and whether you can limit this sharing. |

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|---|------------------------------|------------------------------------|
| Reasons we can share your personal information | Does Virginia Company | Can you limit this sharing? |
|---|------------------------------|------------------------------------|

| | Bank share? | |
|--|--------------------|----------------|
| 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 | No | We don't share |
| 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 non-affiliates to market to you | No | We don't share |

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| Questions? | Call toll-free 866-822-8158 or email us at customer.service@vacompanybank.com |
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| What we do: | |
| How does Virginia Company 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 Virginia Company Bank collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Deposit money • Make deposits or withdrawals from your account • Give us your contact information • Show your driver's license |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <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.</p> |
| Definitions: | |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Virginia Company Bank has no affiliates</i> |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Virginia Company Bank does not share with nonaffiliates so they can market to you</i> |

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| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• <i>Virginia Company Bank doesn't jointly market</i> |
|------------------------|--|

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Virginia Company Bank is proud to present Steps to Small Business Success. This monthly series was started to foster and ...

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