



Online Banking

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To open your
Virginia Partners
Bank account,
visit or call us today!

Privacy Policy

FACTS

WHAT DOES **Virginia Partners 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?

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
- Transaction history
- Overdraft history
- Account transactions
- Checking account information

When you are no longer our customer, we continue to share your information as described in this notice.

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

Reasons we can share your personal information	Does Virginia Partners 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	No	We Don't Share
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 nonaffiliates to market to you	No	We Don't Share

Questions?

Call 540-899-BANK(2265) or go to www.vapartnersbank.com

What we do

How does Virginia Partners 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 Virginia Partners Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Use your credit or debit card
- Make a wire transfer
- Show your driver'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 non-affiliates to market you

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

Definitions

Affiliates

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

- *Virginia Partners Bank has no affiliates.*

Non-affiliates

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

- *Virginia Partners 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.

- *Virginia Partners Bank does not jointly market.*

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Security Statement

Virginia Partners Bank is pleased to offer financial services to customers via the Internet. The Bank understands and shares the concern that customers may have regarding security and privacy on the Internet and is committed to protection of customer information.

Virginia Partners Bank does not collect personal identifying information about visitors to our Web site. Customers may wish to communicate with us by e-mail. We treat information submitted to us by e-mail as confidential and use it only for appropriate business purposes. However, e-mail communications may not be entirely secure from interception. As such, the Bank requests

that you avoid sending nonpublic personal or other confidential information. As an alternative, please consider calling us at (540) 899-BANK (2265) or write to us at: Virginia Partners Bank, P.O. Box 8029, Fredericksburg, VA 22404-8029.

We use a combination of access, authentication, and encryption to create a secure and confidential PC banking environment and to ensure that information submitted online remains confidential. The bank is committed to providing the highest level of protection.

For additional security, we recommend the following rules to protect yourself:

1. Terminate your browser session before leaving the computer;
2. Never disclose your User ID or Password to anyone. We will never send you an e-mail asking for your User ID or Password;
3. Memorize your User ID or Password, don't write them down;
4. Change your password frequently; Avoid using birth dates, names, or other easily guessed letters or numbers;
5. Avoid using e-mail to send us sensitive information (such as social security numbers, account numbers, etc.);
6. Be careful when responding to e-mails that look like they are from us, a regulator or an auditor. Many thieves or hackers will send you an e-mail that will ask you to click on a link that takes you to a web site (or pop-up window) where you will be asked to "confirm," "verify," "update" or otherwise provide sensitive information (such as your account number, password, PIN, or social security number). We will never send you an email that asks you to verify an account number, PIN or social security number.

Our website has links to other web sites. When you go to another site, you are subject to the privacy and security policies of that site. Virginia Partners Bank cannot attest to the accuracy of information provided there. Linking to a web site does not constitute an endorsement by the bank, or any of its employees, of the sponsors of the site or the products presented on the site.

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US Patriot Act

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you

When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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Important New Information Regarding Our Funds Availability Policy

As a customer of Virginia Partners Bank, you previously received a statement about our Funds Availability Policy explaining when funds from deposits to certain accounts you have with us would be available for withdrawal.

This notice describes a change effective July 21, 2011 to that policy statement that you will find to be beneficial.

Our previous policy disclosure described certain circumstances when the first \$100 of a deposit would be available on the same day we receive the deposit. The remaining funds from the deposit would be available at a later date.

Since the effective date of this change, the amount that will be available on the same day we receive the deposit will increase from \$100 to \$200.

If you have any questions about this change, please contact us.

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General Terms of Use

External Links

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efforts to notify customers that they are being directed away from the Bank's website; however notification may not always be possible depending on the website users' activity and or browser configuration. Website users agree that they are responsible for understanding the functioning of their browser's security and for knowing that clicking on a link may carry them away from the Bank's website without notice and they should be aware of the indicators of this provided in their computer's browser.

Tools and Calculators

This website may contain tools and calculators. The Bank provides tools and calculators as a service to users, for educational and illustrative purposes only. The Bank does not guarantee the accuracy of the calculators or the results. The Bank is not responsible for, and expressly disclaims all liability for, damages of any kind arising out of the use of such tools and calculators.

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