Details
Category: **Uncategorised**
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Written by Isaac
Hits: 5

WEATHER ALERT

DUE TO THE SEVERE WEATHER CONDITIONS THE BANK WILL DELAY OPENING UNTIL 10:00 A.M.

FACTS	What does Victory State 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. The information can include: ○ Social Security Number and Income ○ Account Balances and payment history ○ Credit History and credit scores 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 Victory State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Victory State 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-	**No**	**N/A**
For our affiliates' everyday business purposes- Information about your transactions and experiences	**No**	**N/A**
For our affiliates' everyday business purposes- Information about your creditworthiness	**No**	**N/A**
For nonaffiliates to market to you	**No**	**N/A**

Questions ?	Call 718-889-3910 or go to www.victorystatebank.com

Who We Are	
Who is providing this notice?	Victory State Bank
What We Do	
How does Victory State 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 Victory State Bank collect my personal Information?	We collect your personal information, for example when you ○ Open an account or deposit money ○ Pay your bills or apply for a loan ○ Use your ATM or Debit Card We also collect your personal information from others, such as credit bureaus 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 nonaffiliates to market to 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 ○ VSB Bancorp, Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies ○ We do not share with nonaffiliates
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ○ We do not market jointly with nonaffiliates

Investor Relations desk picture

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Security

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Security Policy

This Internet Banking System brings together a combination of industry-approved security technologies to protect data for the bank and for you, our customer. It features password-controlled system entry, a VeriSign-issued Digital ID for the bank's server, Secure Sockets Layer (SSL) protocol for data encryption, and a router loaded with a firewall to regulate the inflow and outflow of server traffic.

Secure Access and Verifying User Authenticity

To begin a session with the bank's server, the user must key in a Log-in ID and a password. Our system, the Internet Banking System, uses a "3 strikes and you're out" lock-out mechanism to deter users from repeated login attempts. After three unsuccessful login attempts, the system locks the user out, requiring a phone call to the bank to verify the password before re-entry into the system. Upon successful login, the Digital ID from VeriSign, the experts in digital identification certificates, authenticates the user's identity and establishes a secure session with that visitor.

Secure Data Transfer

Once the server session is established, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

Router and Firewall

Requests must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank.

Using the above technologies, your internet banking transactions are secure.

Internet Browser Selection We suggest the use of Microsoft Internet Explorer 6.0 or newer, for your online banking. This browser uses 128-bit encryption and will also prevent sensitive information from being written onto your hard drive, making it virtually impossible for unauthorized users to access your information. Click on the link to download Microsoft Internet Explorer.

Microsoft Internet Explorer
http://www.microsoft.com/windows/ie/default.asp

Special Information Applicable to Electronic (Internet) Banking

Victory State Bank's Privacy Policy will apply to customers' confidential and private information with regard to both traditional and non-traditional (i.e., Internet) banking activities. However, due to the unique nature of the Internet and the ease with which information can be exchanged, Victory State Bank feels it is important for customers to be aware of the unique issues surrounding Internet Banking.

To better serve our Internet Banking customers:

- Victory State Bank requires customers to utilize specific passwords for access to confidential and private information. Victory State Bank reminds customers of their responsibility to safeguard login IDs and passwords. In addition, commercial customers should carefully screen those employees to whom user IDs and passwords are granted.
- Victory State Bank utilizes encryption, firewall, router, third party verification procedures and other sophisticated security software and hardware to help prevent unauthorized eavesdropping of and access to customers' confidential and private information. However, no one can guarantee that all of these measures will prevent unauthorized access to our data processing system and the data therein.
- Victory State Bank utilizes up-to-date computer virus protection software to help prevent the spread of computer viruses. However, we cannot

guarantee that we will be able to prevent computer viruses from being spread to those who access our website.

- Victory State Bank utilizes "cookies" to help authenticate our customers' identities and to help facilitate the exchange of information between Victory State Bank systems and our customers' systems.
- Victory State Bank reminds all of our customers that confidential and private information may be compromised in both traditional and non-traditional banking activities. Victory State Bank can only establish policies and procedures to help restrict use of and access to confidential and private information. If any Victory State Bank customers believe that confidential and private information has been compromised, please contact Victory State Bank immediately so that the potential breach can be investigated.

Online Annual Meeting Materials

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VSB Bancorp, Inc. is pleased to provide you with an online version of our current proxy material and annual report. You can view, download and print the reports on the left with Adobe Reader. If you do not have Adobe Reader, we have provided a link to download the software. Please Click on "Download Adobe Reader". We thank you for your interest in our Company.

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