



FACTS

WHAT DOES WEST VALLEY NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial institutions 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 and account balances
- Payment history and Overdraft history
- Account transactions and Checking account information

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

How?

All financial institutions need to share client's personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their client's personal information; the reasons West Valley National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does West Valley National 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	We don't share
For our affiliates' everyday business purposes Information about your transactions and experiences	Yes	No
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

Questions?

Call 623-536-9862 or visit us at www.wvnb.net

Who we are	
Who is providing this notice?	West Valley National Bank

What we do	
How does West Valley National 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 limit access to information to those employees for whom access is appropriate.
How does West Valley National Bank collect my personal information	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit • money apply for a loan or make a wire transfer • show your driver's license <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
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 to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Our affiliates include financial companies such as West Valley Bancorp, Inc.
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> • West Valley National Bank does not share with non-affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between non-affiliated financial institution that together market financial products or services to you.</p> <ul style="list-style-type: none"> • West Valley National Bank doesn't jointly market.