

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

*We, our, and us*, when used in this notice, mean Valley Bank and Trust.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- ◆ Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):
  - ◆ Deposit account
  - ◆ Loan account
  - ◆ Safe deposit box
  - ◆ Retail installment contract we hold and service
  - ◆ Self-directed Individual Retirement Account
- ◆ All persons who use our trust department

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

We first define some terms.

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

**Opt out** means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

### THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- ◆ Information you give us on applications or other forms
- ◆ Information about your transactions with us
- ◆ Information about your transactions with our affiliates
- ◆ Information about your transactions with other parties
- ◆ Information from a consumer reporting agency
- ◆ Information we receive as a result of verifying customer information

### THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

### YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

Transaction and experience information from our account records:

- ◆ Information about your transactions and experience with us, such as:
  - ◆ Name
  - ◆ Address
  - ◆ Account balances
  - ◆ Account activity
  - ◆ Types of accounts
  - ◆ Parties to the transaction
  - ◆ Payment history
  - ◆ Deposit history
  - ◆ Social security number

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

Other information not taken from transactions and experience:

- ◆ Information you give us on an application or other forms, such as:
  - ◆ Social Security Number
  - ◆ Assets
  - ◆ Income
- ◆ Information we receive from a credit reporting agency, such as:
  - ◆ Creditworthiness
  - ◆ Credit history

You may opt out of the disclosure of the information listed above.

#### **Types Of Affiliates**

We may disclose information about you to the following types of affiliates:

- ◆ Financial service providers, such as:
  - ◆ Insurance agents
  - ◆ Real estate agents

#### **Reasons For Disclosure**

We may disclose information about you to our affiliates to provide you with information about additional products and services.

#### **YOUR INFORMATION AND OTHER PARTIES**

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

#### **INFORMATION ABOUT FORMER CUSTOMERS**

We do not disclose information about former customers, except as permitted by law.

#### **YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR INFORMATION**

**Affiliates.** We are permitted to disclose information about our transactions or experiences with you to affiliates. You do not have the right to opt out of the disclosure of this particular type of information. We may also disclose *other* information to our affiliates (that is, information beyond our transactions and experiences with you), unless you tell us to not disclose this *other* information.

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us. Remember, though, that your opt out will not apply to information we share that is related to your actual transaction and experience with one of us, which we make available to our affiliates.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

If you previously sent us an opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form.

If you wish to opt out of the disclosure of your information, you may do so by checking the appropriate box(es) on the Opt Out Notice that you received with this notice and returning it to us at this address:

Valley Bank and Trust  
401 Main Street, P.O. Box 183  
Mapleton, Iowa 51034

**VALLEY BANK AND TRUST  
401 MAIN ST., P.O. BOX 183  
MAPLETON, IOWA 51034**

## YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information.

**Affiliates.** We have explained the kinds of information we may disclose to our affiliates. We have also explained the kinds of affiliates with whom we may disclose the information. If you prefer that we do not disclose information to our affiliates you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us. Remember, though, that your opt out will not apply to information we share that is related to your actual transaction and experience with one of us, which we make available to our affiliates.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

If you previously sent us an opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form.

If you wish to opt out of the disclosure of your information, you may do so by checking the appropriate box(es) below and returning this form to us at this address:

Valley Bank and Trust  
401 Main Street, P.O. Box 183  
Mapleton, Iowa 51034

Do not share my information, other than information relating to your transactions and experiences with me, with your affiliates.

---

Signature

---

Name(s)

---

Social Security Number(s)

---

Street Address

Apt#

---

City, State, ZIP