

FACTS VALLEY BANK & TRUST 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 and Credit card or other debt
- Income and Overdraft History
- Credit History and Transaction History

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 Valley Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Valley Bank & Trust 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing:

- Call —our menu will prompt you through your choice(s)
- Visit us online:
- Mail the form below

Please note:
 If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.
 However, you can contact us at any time to limit our sharing.

Questions? Call 712 881 1131 or go to

Mark any/all you want to limit:

Do not share my information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me.

Name _____

Address _____

City, State, Zip _____

Mail To: Valley Bank & Trust
 401 Main, PO Box 183
 Mapleton IA 51034-0183

