


FACTS	WHAT DOES WILLAMETTE VALLEY BANK DO WITH YOUR PERSONAL INFORMATION?		 Willamette Valley Bank
WHY?	Financial companies choose how they share financial 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ❖ Social Security number and income ❖ Account balances and payment history ❖ Credit history and overdraft history <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>		
HOW?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we will list the reasons financial companies can share their customer's personal information; the reasons Willamette Valley Bank chooses to share; and whether you can limit this sharing.		
REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES WILLAMETTE VALLEY 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 503-485-2222 or go to www.willamettevalleybank.com		

Approved by the Board January 26, 2011



WHO WE ARE

Who is providing notice?	Willamette Valley Bank
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WHAT WE DO

How does Willamette Valley Bank protect my personal information?	<p>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.</p> <p>Security procedures include use of computer passwords, firewalls, network security, and more.</p>
How does Willamette Valley 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 give us your contact information ❖ show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ❖ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

DEFINITIONS

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ❖ Willamette Valley Bank has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ❖ Willamette Valley Bank does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ❖ Willamette Valley Bank doesn't jointly market.

QUESTIONS

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