



Privacy Policy

Mountain Valley Bank Privacy Protection

Mountain Valley Bank understands that our customers are concerned about their personal information. Because of this, our customers' privacy has always been, and always will be, one of our most important concerns. We subscribe fully in this privacy policy and the necessity of preserving the confidentiality of sensitive information. Our employees are educated on the importance of maintaining the confidentiality of customer information and this policy serves as a standard for all Mountain Valley Bank employees for collection, use, retention, and security of individual customer information.

We have prepared this notice to explain what types of customer information we collect, and under what circumstances we may share it. We hope that you will read through this brochure as we want you to understand that Mountain Valley Bank uses information responsibly and in order to make doing business with us more convenient, as well as provide you with the services you have requested.

This policy applies to all of our customers whom we provide one or more financial products or services. This includes customers that have a deposit or investment account with us, obtain a loan from us and we have not sold the loan or the servicing rights (including retail installment contracts we hold and service), obtain a credit card from us, purchase an insurance product from us, hold products through us acting as a custodian for assets in an Individual Retirement Account, maintain a safe deposit box with us, and enter into an agreement with us whereby we undertake to arrange or broker a home mortgage loan.

In this notice, we refer to nonpublic personal information. This term means personally identifiable financial information. Personally identifiable financial information includes: Information a consumer provides to us on an application to obtain a loan, credit card, or other financial product or service, account balance information, payment history, overdraft history, credit or debit card purchase information; the fact that an individual is or has been one of our customers or has obtained a financial product or service from us; any information about a consumer if it is disclosed in a manner that indicates that the individual is or has been our customer; any information that a consumer provides to us or that we otherwise obtain in connection with collecting on a loan or servicing a loan; and information from a consumer report.

The Kinds of Information We Collect

- We collect nonpublic personal information about you from the following sources:
 - Information we receive from you on applications or other forms, such as name, address, telephone number, assets, income and other debt information;
 - Information about your transactions with us or others, such as verifying application information on employment, or loan and credit card balances; and information we receive from a consumer reporting agency and other creditors.

How Do We Use This Information?

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

For instance, certain federal and state laws may require us to share information about you. As an example, if you are involved in a legal matter with a third party, we may be ordered to provide information to a court or other party. In these circumstances, only the specific information required by law, subpoena, or court order will be shared.

It is also permitted by law for us to disclose information to credit bureaus and similar organizations, in the recording of deeds of trust and mortgage in public record, or to third parties that perform joint marketing services on our behalf. We also may share information with third parties that work for us, such as for check printing, data processing, statement rendering, and check or credit card production. All companies that act on our behalf are contractually obligated to keep information we provide to them confidential and use the information only to provide the services of which we have requested.

Most of this information we collect is used only to help us deliver and design the services you have requested or that we feel will be useful to you.

Keeping Your Information Confidential

We restrict access to nonpublic personal 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 that comply with federal regulations to guard your nonpublic personal information.

Weblinks

We are not responsible for the collection or security of information by companies that may be linked to our website. We encourage you to read the privacy policies of any website that is accessed through our website.

Questions about Our Privacy Policies

We will continue to provide you with our privacy policies annually as long as you maintain an ongoing relationship with us. If you have questions about our privacy policies or want to make sure that you have the latest one, please do not hesitate to call us at 423-949-2146. Also, please let us know if you discover that your account information is inaccurate or not current. We will promptly update or correct any erroneous information. Lastly, if you believe that someone has unauthorized access to your personal information (sometimes called 'identity theft'), please call us immediately so that we can take steps to protect you.

We at Mountain Valley Bank appreciate your business and value your trust.