



Privacy Policy for Individuals

Willamette Valley Bank Disclosures

We Respect Your Privacy - At Willamette Valley Bank we recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our institution and website. We have **never** shared nonpublic personal information except as required by law and we will continue to protect your privacy.

What Information We Collect - We may collect "nonpublic personal information" about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.
- Information about your transactions with us or others, such as your account balance and payment history.
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

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

Disclosure As Permitted By Law - We may disclose all of the information we collect, as described above to service providers and companies that perform marketing services on our behalf (for example-check printing companies). When we enter a contractual agreement with a service provider, we prohibit them from disclosing or using that information for any other purpose.

Our Security Procedures - We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to those consumers. We train our employees about the importance of maintaining the confidentiality of customer information. Employees who fail to follow our established standards are subject to disciplinary action. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

How We Maintain the Accuracy of Customer Information - We continually strive to maintain complete and accurate information about you and your accounts. Should you find inaccurate or incomplete information in our records, we will investigate your concerns and correct any inaccuracies in a timely manner.

Providing Privacy Information to Customers and Responding to Inquiries - At Willamette Valley Bank, we value our customer relationships and hope you will remain with us for many years to come. If you ever have questions or concerns about the integrity of your account information, please don't hesitate to call the Bank at (503) 485-2222 or write to us at: Willamette Valley Bank, P.O. Box 2747, Salem, Oregon 97308-2747.