



## **USA Patriot Act**

### **Important Information About Opening A New Account**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

#### **What this means for you:**

When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

# West Valley National Bank Privacy Statement

At WEST VALLEY NATIONAL BANK, customer service is very important to us. As we continue to improve and expand our services and delivery channels, we recognize that our customers need and desire to preserve their privacy and confidentiality.

Safeguarding our customers' privacy is also very important to us. We, at WEST VALLEY NATIONAL BANK, have adopted standards that hold our employees responsible for maintaining and preserving customer confidentiality.

The following Statement affirms our continued commitment to preserving customer confidentiality.

## Information we collect

We gather nonpublic personal information about our customers, including information gathered over the Internet, for specific business purposes only.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer-reporting agency.

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

## Information we disclose, as permitted by law

Some examples of instances when we may disclose nonpublic personal information about our customers or former customers include:

- To provide you with products and services you may want;
- To complete or verify a transaction;
- To manage customer accounts, transactions and records;
- To investigate possible fraud or criminal activity;
- To comply with laws or regulations; and
- When you provide us with your permission.

Sometimes, in order to provide you with better service, we contract with third party service providers. We require that our third party providers honor our customers' rights to privacy.

We may disclose all of the information we collect as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. WEST VALLEY NATIONAL BANK does not provide our customers' information to mailing lists or any other marketing agency other than for our use to market WEST VALLEY NATIONAL BANK products.

You do not have to take any action to "opt out" of the disclosure of your nonpublic personal information, since we do not disclose this information, except as permitted by law.

## Protecting customer information

We, at WEST VALLEY NATIONAL BANK, also are committed to maintaining accurate and complete records of your financial information and diligently pursuing the resolution of any reported or known inaccuracies or discrepancies. Should you believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns to resolve the inaccuracy or discrepancy. Please refer to your account or transaction disclosures for the reporting procedures. This applies to possible inaccuracies or discrepancies in your financial information, as well as possible unauthorized access to or use of your account information.

WEST VALLEY NATIONAL BANK maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We have developed and implemented security procedures to help maintain customer confidentiality and prevent unauthorized access to customer information. Customer information access is controlled and periodically audited to ensure compliance with our policy.

We devote considerable resources to the maintenance of secure Internet communications so that your transactions with us are conducted in a safe environment.

This Privacy Statement is effective as of December 22, 2006. We reserve the right to change our Privacy Statement, and if we do so, we will notify you.