

FACTS**WHAT DOES VALLEY BANK AND TRUST CO. and WESTERN STATES BANK 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 income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 and Trust Co. and Western States Bank choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Valley Bank and Trust Co. and Western States 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	Yes	No
For joint marketing with other financial companies	Yes	No
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

- 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 1-800-416-8281 or 308-436-2300 and ask for the Compliance Department.

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below

Apply my choices only to me

Mark any/all you want to limit:

- Do not share 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

Account #

Mail to:

Valley Bank and Trust Co.
1425 10th Street
P.O. Box 538
Gering, NE 69341

Who we are**Who is providing this notice?**

Valley Bank and Trust Co. – Scottsbluff, Gering, Bayard, Ogallala, Grant and Wauneta, NE; Western States Bank, a branch of Valley Bank and Trust Co, Scottsbluff, Nebraska – Fort Collins and Loveland, CO, Valley Insurance Services, Scottsbluff, Gering and Bayard, NE, Western Insurance Services, Fort Collins, CO and Spectrum Investment Center, Scottsbluff, NE

What we do**How does Valley Bank and Trust Co. and Western States Bank protect my personal information?**

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. We restrict access to information about you to those employees who need to know that information to provide products or services to you.

How does Valley Bank and Trust Co. and Western States Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay yours bills or apply for a loan
- Use your debit card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- 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

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choice will apply to everyone on your account - unless you tell us otherwise.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a Valley Bank and Trust Co. or Western States Bank name; financial companies such as banking institutions, investment centers and insurance centers; please see a complete listing below.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Valley Bank and Trust Co./Western States Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partner includes service providers and marketing companies.*

Other important information

Affiliates of Valley Bank and Trust Co. / Western States Bank, a branch of Valley Bank and Trust Co., Scottsbluff, Nebraska include the following:

Valley Bank and Trust Co. – Scottsbluff, Gering, Bayard, Ogallala, Grant and Wauneta, NE; Western States Bank, a branch of Valley Bank and Trust Co, Scottsbluff, Nebraska – Fort Collins and Loveland, CO, Valley Insurance Services, Scottsbluff, Gering and Bayard, NE, Western Insurance Services, Fort Collins, CO and Spectrum Investment Center, Scottsbluff, NE