



Rev. August 2011

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| <b>Facts</b>  | <b>WHAT DOES VILLAGE BANK DO WITH YOUR PERSONAL INFORMATION?</b>   |                                    |
| <b>Why?</b>   | 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.   |                                    |
| <b>What?</b>  | <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"> <li>- Social Security number and credit history</li> <li>- account transactions and account balances</li> <li>- payment history and transaction history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                                    |
| <b>How?</b>   | 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 Village Bank chooses to share; and whether you can limit this sharing.  |                                    |
| <b>Reasons we can share your personal information</b>   | <b>Does Village Bank share?</b>  | <b>Can you limit this sharing?</b> |
| <b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                                 |
| <b>For our marketing purposes</b> - to offer our products and services to you   | Yes  | No                                 |
| <b>For joint marketing with other financial companies</b>   | No   | We don't share                     |
| <b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences   | No   | We don't share                     |
| <b>For our affiliates' everyday business purposes</b> - information about your creditworthiness   | No   | We don't share                     |
| <b>For our affiliates to market you</b>   | No   | We don't share                     |
| <b>For our nonaffiliates to market you</b>  | No   | We don't share                     |
| <b>Questions?</b>   | Call 763-753-3007 or go to <a href="http://www.villagebankonline.com">www.villagebankonline.com</a>  |                                    |

## What we do

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| <p><b>How does Village Bank protect my personal information?</b></p> | <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>Village Bank maintains additional physical, electronic and procedural safeguards to protect your information in compliance with the Gramm Leach Bliley Act. Employee access to customer information is limited.</p>                                     |
| <p><b>How does Village Bank collect my personal information?</b></p> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>- provide account information or open an account</li> <li>- apply for a loan or give us your income information</li> <li>- give us your contact information</li> </ul>  |
| <p><b>Why can't I limit all sharing?</b></p>                         | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |

## Definitions

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| <p><b>Affiliates</b></p>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>Village Bank does not share with our affiliates</i></li> </ul>                            |
| <p><b>Nonaffiliates</b></p>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>Village Bank does not share with nonaffiliates so they can market you.</i></li> </ul> |
| <p><b>Joint marketing</b></p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>- <i>Village Bank doesn't jointly market.</i></li> </ul>                  |

## Other important information

Village Bank may also use personal information from third parties like credit bureaus or other consumer reporting agencies.