



Revised January 2014

## FACTS

### WHAT DOES VIRGINIA NATIONAL 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
- Income
- Account balances
- Employment information
- Credit history
- Transaction or loss history

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 Virginian National Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information                                                                                                                                              | Does <i>Virginia National Bank</i> share? | Can you limit this sharing? |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|-----------------------------|
| <b>For our everyday business purposes—</b><br>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><br>to offer our products and services to you                                                                                                             | Yes                                       | No                          |
| <b>For joint marketing with other financial companies</b>                                                                                                                                   | Yes                                       | No                          |
| <b>For our affiliates' everyday business purposes—</b><br>information about your transactions and experiences                                                                               | Yes                                       | No                          |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness                                                                                           | No                                        | We do not share             |
| <b>For our affiliates to market to you</b>                                                                                                                                                  | No                                        | We do not share             |
| <b>For nonaffiliates to market to you</b>                                                                                                                                                   | No                                        | We do not share             |

#### Questions?

Call 1.877.817.8621 or go to [www.vnb.com](http://www.vnb.com)

## Who We Are

**Who is providing this notice?**

***Virginia National Bank***

## What We Do

**How does Virginia National 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.

**How does Virginia National Bank collect my personal information?**

We collect your personal information, for example, when you:

- Open an account
- Give us your contact information
- Deposit money
- Apply for a loan
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus 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.

## Definitions

**Affiliates**

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

We have two affiliates:

- *Virginia National Bankshares Corporation*
- *VNBTrust, N.A.*

**Nonaffiliates**

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

- *Virginia National Bank does not share with non-affiliates 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(s) include firm(s) that provide securities advisory and insurance products or services through Virginia National Bank employees.*