

Pacific Valley Bank's Online Privacy Policy

Pacific Valley Bank is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Privacy applies to the Pacific Valley Bank Web site and governs data collection and usage. By using the Pacific Valley Bank website, you consent to the data practices described in this statement.

Collection of your Personal Information

We want you to know how we will handle the information we learn about you from your visit to our website. The information we receive depends entirely upon what you do when visiting our site. We want to be very clear: We will not obtain personally identifying information about you when you visit our website unless you choose to provide such information. Pacific Valley Bank does collect anonymous demographic information, which is not unique to you, such as your ZIP code, region, preferences, interests and favorites.

There is also information about your computer hardware and software that is automatically collected by Pacific Valley Bank. This information can include: browser type, operating system, search engine used, access times and referring Web site addresses. This information is used by Pacific Valley Bank for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Pacific Valley Bank Web site.

Pacific Valley Bank encourages you to review the privacy statements of Web sites you choose to link to from Pacific Valley Bank so that you can understand how those Web sites collect, use and share your information. Pacific Valley Bank is not responsible for the privacy statements or other content on Web sites outside of the Pacific Valley Bank Web site.

Use of your Personal Information

Pacific Valley Bank collects and uses your personal information to operate the Pacific Valley Bank Web site and deliver the services you have requested. Pacific Valley Bank may use your personally identifiable information to inform you of other products or services available from Pacific Valley Bank. Pacific Valley Bank may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

Pacific Valley Bank does not sell, rent or lease its customer lists to third parties. Pacific Valley Bank may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. In addition, Pacific Valley Bank may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, or provide customer support. All such third parties are prohibited from using your personal information except to provide these services to Pacific Valley Bank, and they are required to maintain the confidentiality of your information.

Pacific Valley Bank does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

Pacific Valley Bank keeps track of the Web sites and pages our customers visit within Pacific Valley Bank, in order to determine what Pacific Valley Bank services are the most popular. This data is used to deliver customized content and advertising within Pacific Valley Bank to customers whose behavior indicates that they are interested in a particular subject area.

Pacific Valley Bank Web site will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Pacific Valley Bank or the site; (b) protect and defend the rights or property of Pacific Valley Bank; and, (c) act under exigent circumstances to protect the personal safety of users of Pacific Valley Bank, or the public.

Use of Cookies

The Pacific Valley Bank Web site does not use "cookies", but our trusted partners for services such as online banking use "cookies" in order to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize Pacific Valley Bank pages, or register with Pacific Valley Bank site or services, a cookie helps Pacific Valley Bank to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same Pacific Valley Bank Web site, the information you previously provided can be retrieved, so you can easily use the Pacific Valley Bank features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Pacific Valley Bank services or Web sites you visit.

Contact Information

Pacific Valley Bank welcomes your comments regarding this Statement of Privacy. If you believe that Pacific Valley Bank has not adhered to this Statement, please contact Pacific Valley Bank at www.pacificvalleybank.com. We will use commercially reasonable efforts to promptly determine and remedy the problem.

NOTE: Since we cannot control information on other Internet sites, we are not responsible for the content of sites that are linked to and from us.

Important Notice: We do not knowingly solicit data from children, and we do not knowingly market to children. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents.

Pacific Valley Bank reserves the option to alter or amend this policy statement or any of the policies or procedures described above at any time and without prior notice. These principles and practices are for general guidance and do not constitute a contract and do not modify or amend any agreement we currently have with our customers.

If you visit our website and use the Contact Us function and your e-mail contains your name and address or other personally identifying information, you should know various Pacific Valley Bank employees could see your information. We retain and record this information for legal and regulatory reasons as well to better service your financial needs. We adhere to the following principles in handling the information you provide:

- We use your personally identifying information only for the purpose for which it is originally collected. If you make an inquiry or request a return correspondence from us, we may enter your information into one of our databases that we use for follow up and/or tracking purposes.
- We do not disclose your information to anyone outside of Pacific Valley Bank unless we are required by law to do so. Note: If you are sending e-mail to us, please be reminded that e-mail is not necessarily secure against interception and could be read by others outside of Pacific Valley Bank. If you are sending us information that is very sensitive or includes personal or confidential information, (such as your bank account number, a charge card or ATM number, social security number, or Personal Identification Number) you should send your correspondence to us via postal mail to Pacific Valley Bank, 422 Main Street, Salinas, CA 93901 or contact us at 831-422-5300.

Responsibilities of Online Banking Customers

There are some things we cannot prevent, and therefore will not be responsible for the reimbursement of damages or losses caused by:

- Customer input errors.
- Customer's negligence by sharing or handling of personal ID's and passwords, which result in unauthorized access to accounts. Customer passwords must be kept secret. This includes loss of IDs and passwords resulting from computer viruses or software that allows others to obtain private information from your computer (e.g., key logging software etc.).
- Customer's neglect to report thefts of passwords or ID's.
- Customer's failure to complete banking sessions by clicking the EXIT button before leaving the computer unattended.
Security Tip: When you begin a session of online banking, your User ID and password are stored on our computer from the moment you log on to the moment you click EXIT. If the PC is left unattended with the browser still running and your online banking session still active, anyone can gain access to your accounts from that PC! Be sure to completely end the session before leaving your computer.
- Known incidents of theft or loss of debit cards not reported to one of our representatives either by phone, or in person, within 2 business days. Remember... you can call us at 831-771-4332 Monday-Friday between 8:00 a.m.-5:00 p.m. Our 24-Hour Hot Card Service Center is also available to you 365 days a year at 1-800-264-5578 and International after hours Hot Card Service Center is available at 701-461-0621. Security Tip: Be sure to keep your computer free from viruses that could be used to capture password keystrokes!

We take pride in the service we deliver to our customers and believe that you will Pacific Valley Bank is attentive to any concerns that you may have about conducting online banking transactions. However, if you have any thoughts or concerns, please do not hesitate to contact us at 831-422-5300.

Changes to this Statement

Pacific Valley Bank will occasionally update this Statement of Privacy to reflect company and customer feedback. Pacific Valley Bank encourages you to periodically review this Statement to be informed of how Pacific Valley Bank is protecting your information.