

FACTS

WHAT DOES BANK OF BOTETOURT 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: <ul style="list-style-type: none"><li>Social Security number, assets, and income</li><li>Account balances, account transactions, and payment history</li><li>Credit history and creditworthiness</li></ul>	
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 Bank of Botetourt chooses to share; and whether you can limit this sharing.	



Reasons we can share your personal information	Does Bank of Botetourt 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	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For 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	<ul style="list-style-type: none"><li>Call 540- 591- 5000</li><li>Visit us online: <a href="http://www.bankofbotetourt.com">www.bankofbotetourt.com</a></li><li>Mail the form below</li></ul> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 540-591-5000
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Mail-in Form

<div><p>Bank of Botetourt</p><p>Virginia Mountain Mortgage</p><small>A DIVISION OF BANK OF BOTETOURT NMLS #472842</small></div>	<ul style="list-style-type: none"><li>This opt-out will apply to all account owners listed on your account(s).</li><li>For joint accounts, you are opting out for all account holders with respect to information concerning that joint account.</li><li>If you have already submitted a request to opt-out of information sharing and marketing, <b>there is no need to opt-out again</b></li></ul>		
	Name		Mail to:  Bank of Botetourt P.O. Box 339 Buchanan, VA 24066
	Address		
	City, State, Zip		
	Social Security Number		
	Signature		

What we do	
How does Bank of Botetourt protect my personal information?	<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>We restrict access to your nonpublic personal information to only those employees who need to know that information in order to provide products or services to you.</p>
How does Bank of Botetourt collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>▪ open an account or make transactions</li><li>▪ apply for a loan or make payments</li><li>▪ use your credit or debit card</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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 you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choice applies to all account owners</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>▪ <i>Our affiliates include companies with a common corporate identity; such as Rockbridge Title Services, LLC and Commonwealth Title, LLC.</i></li></ul>
Nonaffiliates	<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>Bank of Botetourt does not share your information with nonaffiliates for marketing purposes</i></li></ul>
Joint marketing	<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>Companies that agree to offer, endorse, or sponsor a financial product or service on behalf of Bank of Botetourt; such as Valley Wealth Group, trading as Botetourt Wealth Management or Bearing Insurance</i></li></ul>
Other important information	
<p>We are committed to protecting your privacy by maintaining physical, electronic, and procedural safeguards in compliance with federal regulations to guard your nonpublic personal information.</p> <p>We have established procedures designed to ensure that your non-public personal information is as accurate and complete as possible, in accordance with reasonable standards. If you believe that our records contain inaccurate or incomplete information, please notify us in order to make the necessary amendments. Some changes will only be made once the necessary supporting documentation has been obtained. We will take reasonable steps to investigate your concerns and correct inaccurate information in a timely manner.</p>	