



## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Protecting your privacy is important to us. We want you to understand what information we collect and how we use it. You are receiving this notice because you either are a Valley Mortgage customer or prospective customer. This notice describes our practices and policies concerning our handling of your nonpublic personal information.

“Nonpublic personal information” is information we collect in connection with providing our financial services to you for personal, family or household purposes. Nonpublic personal information includes information about your assets and income, account balances, loan terms or payment history. Nonpublic personal information does not include information available from public sources, such as government records or widely distributed media (telephone books, newspapers etc).

We collect nonpublic personal information about you from the following sources:

- ▶ Information we receive from you on applications or other forms;
- ▶ Information we receive from a consumer reporting agency;
- ▶ Information we receive from third parties in the processing of your application.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

Information security is a high priority at Valley Mortgage. We maintain physical, electronic and procedural safeguards that comply with applicable regulations to guard your nonpublic personal information. We restrict access to those employees who need to know that information to provide our services to you.

The undersigned hereby acknowledge a receipt of this notice.

Printed:

Signature: \_\_\_\_\_ DATE: \_\_\_\_\_

Printed:

Signature: \_\_\_\_\_ DATE: \_\_\_\_\_