

CACHE VALLEY BANK'S CUSTOMER PRIVACY POLICY

FACTS		WHAT DOES CACHE VALLEY 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?	<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">• Social Security number and income• Account balances and payment history• Transaction history and transaction or loss history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
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 Cache Valley Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Cache Valley Bank 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		No	We don’t share
For joint marketing with other financial companies		No	We don’t share
For our affiliates’ everyday business purposes – information about your transactions and experiences		Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness		No	We don’t share
For our affiliates to market to you		No	We don’t share
For nonaffiliates to market to you		No	We don’t share
Questions?	Call 1-888-418-5333 or go to cachevalleybank.com		
What we do			
How does Cache Valley 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 Cache Valley Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• Open an account or apply for a loan• Use your credit or debit card or make a wire transfer• Show your driver’s license <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"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Liberty Bank Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Cache Valley Bank does not share with nonaffiliates so they can market to you.</i>
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"> • <i>Cache Valley Bank doesn't jointly market.</i>

Additional important information

The following information applies to Cache Valley Bank customers who choose to utilize the Cache Valley Bank app found in their device's official app store.

App permissions		
If you utilize Cache Valley Bank's mobile banking app to access your account information via online banking, you may be prompted in the app for permission to access certain functions on your phone to utilize various features within the app. You may choose not to allow the app permission to your phone functions, which will restrict the functionality of the associated feature within the app. Below is a list of the phone permissions:		
Permission	Function	Example App Feature
Camera	Allows access to the device's camera	Mobile Remote Deposit
Location	Allows access to location	Maps
Access to external storage	Allows access to files/media on the device	Secure Message Attachments
Contacts	Allows access to contacts on the device	Person-to-person Payments Recipient List
Audio	Allows access to the device's microphone	Chat
Data retention		
Data found within the app is retained according to federal and state regulations.		
Questions		
Please contact us at 888-418-5333 with any questions.		