

FACTS	WHAT DOES COMMUNITY CAPITAL BANK OF VIRGINIA 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 type 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"> • Social Security number and Account balances • Payment history and Credit history • Asset and Credit card or other debt
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 Community Capital Bank of Virginia chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Capital Bank of Virginia 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 purpose -- information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 540-260-3126 - our menu will prompt you through your choice(s) • Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
	Questions? Call 540-260-3126

Mail- in Form

If you have a joint account your choice(s) will apply to everyone on your account unless you mark below.

Apply my choice(s) only to me.

Mark any/all you want to limit:

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Name	
Address	
City, State, Zip	

Mail to:

Community Capital Bank of Virginia
930 Cambria Street NE
Christiansburg, VA 24073

What we do

How does Community Capital Bank of Virginia 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 Community Capital Bank of Virginia collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or Apply for a loan • Make a wire transfer or Show your driver's license • Tell us where to send the money <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?	Federal law gives you the right to limit only <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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account -- unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include: Virginia Community Capital, Inc</i> • <i>Virginia Community Capital CDE, Corporation</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none"> • <i>Community Capital Bank of Virginia does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Community Capital Bank of Virginia does not jointly market.</i>