

FACTS**WHAT DOES PLATTE VALLEY COMPANIES 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"> ■ Social Security number and income ■ Account balances and payment history ■ Credit history and credit scores
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 reason Platte Valley Companies chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Platte Valley Companies 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	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	Call (888)632-7004 or (308)632-7004 in NE, (800)777-8999 or (307)532-2111 in WY and (877)870-6550 in CO Please note: 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. However, you can contact us at any time to limit our sharing.
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Questions?	Call (888)632-7004 or (308)632-7004 in NE, (800)777-8999 or (307)532-2111 in WY and (877)870-6550 in CO Or go to: https://www.bankmvp.com/ or https://www.pvbank.com/
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If you have already told us to limit the sharing of your information, you do not need to tell us again.

Who we are	
Who is providing this notice?	Platte Valley Companies , parent company of Platte Valley Bank - Nebraska; Platte Valley Bank - Wyoming; Platte Valley Investment Center, Inc. - Nebraska; Mountain Valley Bank - Colorado, American Bank - Sidney, NE
What we do	
How does Platte Valley Companies 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. We restrict access to this information to those employees who need to know this information about you to provide products and services to you.
How does Platte Valley Companies collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Apply for a loan or apply for financing ■ Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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 companies with a Platte Valley Companies name; financial companies such as banking institutions, investment centers, finance companies, and insurance centers: please see a complete listing below</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Platte Valley Companies 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>Platte Valley Companies does not jointly market</i>

Affiliates of Platte Valley Companies include the following:

Platte Valley Bank - Scottsbluff, Gering, Morrill, Minatare & Bridgeport, NE; **Platte Valley Bank** - Torrington, Wheatland, Casper & Cheyenne, WY; **Platte Valley Investment Center, Inc.** - Scottsbluff, NE; **Mountain Valley Bank** - Steamboat Springs, Meeker, Walden & Hayden, CO, **J.G. Elliott Insurance Center** - Scottsbluff, NE, Torrington & Wheatland, WY; **C.H. Brown Co. LLC** - Wheatland, WY and **American Bank**, Sidney, NE