

VENTURE BANK

CUSTOMER PRIVACY DISCLOSURE

At Venture Bank, the basis of each customer relationship, many of which span generations, is trust. As financial services professionals entrusted with sensitive financial information, we respect the privacy of our customers and are committed to treating customer information responsibly. Our customer information privacy principles serve as standards for all Venture Bank employees in their collection, use, retention, and security of individual customer information.

At Venture Bank, we believe the confidentiality and protection of customer information is one of our fundamental responsibilities. And while information is critical to providing quality service, we recognize that one of our most important assets is our customers' trust. Thus, the safekeeping of customer information is a priority for Venture Bank.

Categories of Information We Collect

Venture Bank collects nonpublic personal information about customers from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or third-party verification systems
- Information we receive from a consumer-reporting agency

We collect and retain information about you only for specific bank business purposes -- and we will tell you why we are collecting and retaining it upon your request. We use information to protect and administer your records, accounts, and funds; to comply with certain laws and regulations; to help us design or improve our products and services; and to understand your financial needs so that we can provide you with quality products and superior service. We will use this information only in accordance with the principles set out in this statement.

Categories of Information We Disclose

We do not reveal specific information about your accounts or other personally identifiable data to parties outside our affiliated companies for their independent use unless: 1) you request or authorize it; 2) the information is provided to help complete a transaction initiated by you; 3) the information is provided to a reputable credit bureau or similar information reporting agency; or 4) the disclosure otherwise is lawfully permitted or required. It is our policy not to provide account or personal information to companies not affiliated with Venture Bank for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies.

Confidentiality and Security

Venture Bank has established procedures to ensure that your financial information is accurate, current and complete, in keeping with reasonable commercial standards. We also pledge to respond to requests to correct inaccurate information in a timely manner.

At Venture Bank, employee access to personally identifiable customer information is limited to those with a business reason to know such information. Employees are educated on the importance of maintaining the confidentiality of customer information and on these privacy principles. Because of the importance of these issues, all Venture Bank employees are responsible for maintaining the confidentiality of customer information and employees who violate these privacy principles will be subject to disciplinary measures.

We safeguard information according to established security standards and procedures, and we continually assess new technology for protecting information.

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Former Customers

Venture Bank will only disclose non-public personal information about former customers as required by law.

Maintaining Customer Privacy in Third-Party Relationships

When the Bank conducts business with third parties, we require our vendors and suppliers to maintain similar standards of conduct regarding the privacy of personally identifiable customer information provided to them.

Maintenance of Accurate Information

We continually strive to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please notify us at (888) 373-2265. We will investigate your concerns and correct any inaccuracies.

Providing Privacy Information to Customers and Responding to Inquiries

At Venture Bank, we value our customer relationships. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. If you have any questions about how Venture Bank protects your confidential information, please call Lisa Furman, Privacy Officer, and your local financial center or contact us via e-mail* at customercare@venture-bank.com.

***Please do not send confidential information (such as your social security numbers, account numbers, and other account information) in internet e-mail. Unlike Venture Bank's online forms, internet e-mail does not use SSL encryption and is not secure!**