

FACTS	WHAT DOES BLUE RIDGE BANK, N.A. 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"> <li>▪ Social Security number and employment information</li> <li>▪ Account balances and transaction history</li> <li>▪ Credit history and investment experience</li> </ul>
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 Blue Ridge Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Blue Ridge Bank, N.A. share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

To limit our sharing	<p>Call (888) 331-6521 to speak with a customer service representative</p> <p><b>Please note:</b> 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call (888) 331-6521 or go to <a href="http://www.mybrb.com">www.mybrb.com</a>

## Who we are

Who is providing this notice?	Blue Ridge Bank, N.A. VCB Financial Group, Inc.
	Businesses listed in the other section below provide their own privacy notices.

## What we do

How does Blue Ridge Bank, N.A. 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 Blue Ridge Bank, N.A. collect my personal information	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ Open an account or apply for a loan</li> <li>▪ Use your credit or debit card or seek advice about investments</li> <li>▪ Make deposits or withdrawals from your account</li> </ul> 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"> <li>▪ Sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul> 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"> <li>▪ <i>Hammond Insurance</i></li> <li>▪ <i>Moneywise Payroll Solutions</i></li> <li>▪ <i>Exchangers LTD</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Blue Ridge Bank, N.A. does not share with nonaffiliates so they can market to you</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Blue Ridge Bank, N.A. does not jointly market.</i></li> </ul>

## Other important information

The following entities are not covered by this notice and have separate notices:

- Carolina State Bank, a division of Blue Ridge Bank, N.A.
- Monarch Mortgage, a division of Blue Ridge Bank, N.A.
- Lender Select Mortgage Group, a DBA of Blue Ridge Bank, N.A.