

Privacy Policy

Last Updated on July 17th, 2015

PRIVACY POLICY

You are entering a binding contract with the Willamette Valley Bank, subsidiaries and affiliates (the “Company,” “us,” “we” and “our”).

We are committed to protecting the privacy of our clients, and to contribute to providing a safe and secure environment. The purpose of this Privacy Policy is to inform you, as a client or visitor to our website, what kinds of information we may gather about you when you visit, how we may use that information, whether and how we disclose it to anyone, and the choices you have regarding our use of, and your ability to correct or delete, the information. This Privacy Policy applies to this website. However, this Privacy Policy does not apply to other companies' or organizations' websites to which we may link.

In general, our website automatically gathers certain usage information, such as the number and frequency of visitors. We only use such data in the aggregate. This aggregate data helps us determine how much our clients use parts of the website so we can improve our website to assure that it is as appealing as possible. Our website uses "cookies" that tell us how and when web pages are visited, and by how many people.

We may use Remarketing with Google Analytics to advertise online. Third-party vendors, including Google, show our ads on sites across the Internet. We and third-party vendors, including Google, use first-party cookies (such as the Google Analytics cookie) and third-party cookies (such as the DoubleClick cookie) together to inform, optimize, and serve ads based on someone's past visits to our website.

In order to enjoy access to certain information on our website, we require your name, email address, and your phone number. We may use that information to communicate with you. We use cookies or server-side session technology in order to improve your experience, including to remember your preferences or customized settings when you use our website, and to authenticate your access to your personal information.

Our Communications With you

(TCPA Consent for United States Residents)

EXPRESS WRITTEN CONSENT. BY SUBMITTING YOUR CONTACT INFORMATION, YOU ARE PROVIDING YOUR EXPRESS WRITTEN CONSENT TO RECEIVE COMMUNICATIONS FROM US AT THE EMAIL ADDRESS AND TELEPHONE NUMBERS YOU ENTERED INTO OUR CONTACT FORM, OR THAT YOU LATER PROVIDE TO US OR ENTER INTO YOUR CONTACT PAGE , EVEN IF YOU ARE REGISTERED ON A NATIONAL OR STATE DO-NOT-CALL LIST ..

E-MAILS, CALLS, AND TEXTS. THESE COMMUNICATIONS MAY INCLUDE TELEMARKETING MESSAGES, THROUGH THE USE OF EMAIL, LANDLINE PHONE, FAX, CELLULAR PHONE, AND TEXT MESSAGES (INCLUDING SMS AND MMS).

AUTODIALING. WE MAY USE AN AUTOMATIC TELEPHONE DIALING SYSTEM (OR "AUTO-DIALER"), WHICH MAY EMPLOY AN ARTIFICIAL OR PRE-RECORDED VOICE OR "ROBOTEXTS." YOUR CARRIER'S STANDARD RATES AND CHARGES MAY APPLY.

NO PURCHASE NECESSARY. AGREEING TO THESE COMMUNICATIONS IS NOT A CONDITION OF PURCHASING ANY PROPERTY, GOODS, OR SERVICES FROM US.

OPTING OUT. YOU MAY REVOKE YOUR CONSENT TO RECEIVE COMMUNICATIONS AT ANY TIME BY REPLYING "STOP" TO ANY OF OUR TEXTS, OR BY ANY OTHER REASONABLE MEANS. WE WILL MAKE A COMMERCIALY REASONABLE EFFORT TO COMPLY WITH ANY COMMUNICATIONS FROM YOU OPTING OUT, BUT REPLY "STOP" WILL AUTOMATICALLY UNSUBSCRIBE YOU, AND WE RECOMMEND THAT METHOD. WE MAY TAKE UP TO 30 DAYS TO STOP COMMUNICATIONS IF YOU USE A METHOD OTHER THAN THE AUTOMATIC REPLY "STOP." YOU CONSENT TO RECEIVE A FINAL TEXT MESSAGE CONFIRMING YOUR OPT-OUT.

COMMUNICATION FREQUENCY. HOW OFTEN WE SEND YOU COMMUNICATIONS WILL VARY BECAUSE THE INDIVIDUAL SALESPERSON OR REALTOR WHO COMMUNICATES WITH YOU WILL DETERMINE IT.

Your consent here also serves as your express written consent to your past receipt of electronic communications from us.

You represent and warrant that:

You are at least 18 years old

You live in the United States You are the account holder for the email addresses and phone numbers you provided, or you have authorization from the account holder to give this consent

The email addresses and phone numbers you provided are accurate, and you will let us know if you release them to another

Our mobile service is available only in certain states. Certain mobile features may be incompatible with your carrier or mobile device. Contact your carrier with questions regarding these issues.

We may provide select client information to third party partners to enhance your experience and inform you of complimentary products and services that will enable you to purchase or maintain a home. We will provide such information to third parties, if at all, by giving them access to a secure, password protected back-office that contains information on users of our website. In addition, we may be required to share your personal information with law enforcement or government agencies in response to subpoenas, court orders, federal/state audits or similar circumstances. We believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of our policies, or as otherwise required by law. Finally, we may share with our website partners aggregated statistical ratings information. Please note that whenever personal information about you is stored on our computers, that information is password-protected from unauthorized access or use. In addition, this information is kept on servers that are located behind a firewall.

We encourage you to let us know immediately if you suspect that the information you share with us is being used in any way contrary to this Privacy Policy. Unfortunately, no data transmission over the Internet or the storage of information on servers can be guaranteed to be 100% secure, and while we strive to protect your personal information, we cannot guarantee or warrant its complete security.

If you use a message board or blog, you should be aware that any personally identifiable information you submit there can be read, collected, or used by other users of these forums, and could be used to send you unsolicited messages. We are not responsible for the personally identifiable information you choose to submit in these forums.

As with any other business, it is possible we in the future could merge with or be acquired by another company. If such an acquisition occurs, the successor company would have access to the information related to our website, including customer account information, but would continue to be bound by this Privacy Policy unless you consent otherwise.

We reserve the right to change the terms of this Privacy Policy at any time by posting revisions to our site. This privacy policy is not intended to and does not create any contractual or legal rights in or on behalf of any party. As noted above, we may revise this Privacy Policy from time to time in our sole discretion.

Last updated: November 7, 2018