

FACTS

WHAT DOES THE NATIONAL BANK OF BLACKSBURG
(NATIONAL BANK) 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:

- Social Security number and checking account information
- Overdraft history and account balances
- Payment history and credit history

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 National Bank of Blacksburg (National Bank) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does National Bank of Blacksburg (National Bank) 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	Yes
For our affiliates' everyday business purposes information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing

- Call 800-552-4123 - our Customer Assistance staff will be glad to help you.
- Contact us through our website at <https://www.nbbank.com/about-us/contact-us>. Please ensure that all information required on the mail-in form is included.
- Complete the mail-in form on the back of this sheet, detach, and return to us by mail.

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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.

Questions?

- Call 800-552-4123 or visit us online at www.nbbank.com

Who we are

Who is providing this notice

The National Bank of Blacksburg, which does business as National Bank, and National Bankshares Financial Services, Inc., which does business as NBB Wealth Management and NBB Insurance Services.

What we do

How does National Bank of Blacksburg (National Bank) 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 National Bank of Blacksburg (National Bank) collect my personal information?

We collect your personal information, for example, when you:

- Apply for a loan or apply for financing
- Open an account or use your credit or debit card
- Make deposits or withdrawals from your account

We may also collect 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:

- Sharing for affiliates' everyday business purposes - information about your creditworthiness
- Affiliates using your information to market to you
- Sharing for non-affiliates 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 - unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *Our affiliates include companies with a common corporate identity with National Bankshares, Inc., including National Bankshares Financial Services, Inc., which does business as NBB Wealth Management and NBB Insurance Services.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *National Bank of Blacksburg (National Bank) does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *National Bank of Blacksburg (National Bank) doesn't jointly market.*

Mail-In Form

If you have a joint account, your choices will apply to everyone on your account unless you mark below.

☐ Apply my choices to me only.

Mark any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Account #

Mail To:

National Bank
PO Box 90002
Blacksburg, VA
24062