

ANNUAL CONSENT TO DISCLOSE TAX RETURN INFORMATION

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot disclose your tax return information to third parties for purposes other than the preparation and filing of your tax return without your consent. If you consent to the disclosure of your tax return information, Federal law may not protect your tax return information from further use or distribution.

You are not required to complete this form to engage our tax return preparation services. If we obtain your signature on this form by conditioning our tax return preparation services on your consent, your consent will not be valid. If you agree to the disclosure of your tax return information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature.

By checking the box(es) below, I/We (Print Name) _____ authorize Valley National Services to disclose my/our federal and state tax returns for the 2014 tax year, if applicable, for any of the following services:

- Valley National Advisers, Inc. to assist in any of the following, if applicable:

Portfolio / Asset Allocation Review	Financial Roadmap/Updates	Elder Planning
Income Tax Planning / Analysis	Employee Benefits	Business Continuity
Cash Management / Budget Analysis	Educational Funding Analysis	Estate Planning
Insurance / Risk Management	Retirement Planning/Analysis	
Investment related planning with a signed Asset Management Agreement		
- Valley National Investments, Inc. Brokerage Services to be used for investment related planning (without a signed Asset Management Agreement), if applicable (which can include but is not limited to harvesting tax losses, setting up and contributing to retirement accounts, setting up and contributing to 529 education plans, etc.)

Note, the IRS requires that you electronically file your income tax return in 2014. This involves using a third party, CCH Inc. (our tax software provider) for transmission of your information to the IRS.

- If you choose to have your refund automatically deposited, or tax payment due withdrawn, from your bank account, you must consent to Valley National Services sending certain information, including your 2014 tax information, bank account information and social security number to CCH Inc., which will send the Information to River City Bank for further processing. You have the ability to request a more limited disclosure, however by requesting a more limited disclosure of tax return information, we cannot provide you with the Bank Product you have requested.

Limitations (if any): _____

Signature(s): _____

Date: _____

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at complaints@tigta.treas.gov.

ANNUAL CONSENT TO USE TAX RETURN INFORMATION

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