



## Privacy Policy

FACTS WHAT DOES BANK OF FEATHER RIVER DO WITH YOUR PERSONAL INFORMATION?	
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and Income</li> <li>▪ Account balances and Transaction history</li> <li>▪ Asset and Credit history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Bank of Feather River chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BANK of FEATHER RIVER 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	No	We Don't Share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We Don't Share
<b>For our nonaffiliates to market to you</b>	No	We Don't Share

**Questions?** Call 530-755-3700 or go to [www.bankoffeatherriver.com](http://www.bankoffeatherriver.com)

Who we are	
<b>Who is providing this notice?</b>	BANK of FEATHER RIVER
What we do	
<b>How does Bank of Feather River protect my personal information?</b>	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.
<b>How does Bank of Feather River collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or deposit money</li> <li>▪ Pay bills or apply for a loan</li> <li>▪ Use your credit or debit card</li> </ul> <p>We also collect your personal information from other companies</p>

- [Home](#)
- [Online Banking](#)
- [Business Accounts](#)
- [Personal Banking](#)
- [Forms](#)
- [About Us](#)
- [Community Connections](#)
- [Banking Resources](#)
- [Calculators](#)

<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Bank of Feather River has no affiliates.</li> </ul>
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<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Bank of Feather River does not share with nonaffiliates so they can market you</li> </ul>
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<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Bank of Feather River does not jointly market</li> </ul>
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**Other Important Information**

Bank of Feather River is committed to fully complying with the laws and regulations, such as the Fair Credit Reporting Act, the Right to Financial Privacy Act, and the California Financial Information Privacy Act. The Bank continues to monitor and review the privacy measures that it has in place to protect customer information. These measures are updated as practices change and new technology becomes available.

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