

FACTS**WHAT DOES REDDING BANK OF COMMERCE & SACRAMENTO BANK OF COMMERCE DO WITH YOUR PERSONAL INFORMATION?**

Rev. 032014

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 Income
- Transaction or loss history and Account transactions
- Overdraft history and Wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Redding Bank of Commerce & Sacramento Bank of Commerce chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Redding Bank of Commerce & Sacramento Bank of Commerce 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	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes-- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free 800-421-2575 or go to www.reddingbankofcommerce.com

What we do

How does Redding Bank of Commerce & Sacramento Bank of Commerce 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. We restrict access to nonpublic information about you to those employees who need to know the information to provide products and services.
How does Redding Bank of Commerce & Sacramento Bank of Commerce collect my personal information?	We collect your personal information, for example, when you - Open an account or Apply for a loan - Show your driver's license or Provide account information - Make a wire transfer 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 - sharing for affiliates' everyday business purposes--information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>- Redding Bank of Commerce & Sacramento Bank of Commerce has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>- Redding Bank of Commerce & Sacramento Bank of Commerce does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>- Redding Bank of Commerce & Sacramento Bank of Commerce doesn't jointly market.</i>

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information.

Please read the following information carefully before you make your choices below.

YOUR RIGHTS

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

YOUR CHOICES

Restrict Information Sharing With Companies We Own or Control (Affiliates):

YES, you may share personal and financial information with your affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:

YES, you may share personal and financial information with outside companies you contract with to provide financial products and services.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

TIME SENSITIVE REPLY

You may make your privacy choices at any time. The choices marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____

Account or Policy Number(s): _____ [to be filled in by consumer]

Signature: _____

Signature: _____

To exercise your choices do one of the following:

- Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records).
- Call this toll free number: (800)421-2575.
- Reply electronically by contacting us through the following Internet option: www.reddingbankofcommerce.com.