



Business

Personal

About Us

Privacy & Security / Fraud Protection >> Privacy Policy

P R I V A C Y & P R O T E C T I O N
F R A U D P R O T E C T I O N

Privacy Statement and Policy

Our Privacy Pledge to You

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| FACTS | WHAT DOES RIVER VALLEY COMMUNITY BANK (RVCB) 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? | <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"> ▪ Social Security number and name, address, assets & income. ▪ Information about your transactions with us, such as your account balance, payment history, parties to transactions and credit card usage. ▪ Information we receive from a customer-reporting agency, such as information relating to your credit worthiness and credit history. <p>When you are no longer our customer, we continue to share your information as described in this notice.</p> |
| How? | All financial companies need to share nonpublic personal information to run their everyday business. In the section below, we list the reasons financial companies can share their nonpublic personal information; the reasons RVCB chooses to share; and whether you can limit this sharing. We collect information about you only when we reasonably believe it will help provide products, services and other opportunities to you. We obtain only information that is necessary to administer our business and is allowed by law. |

| Reasons we can share your personal information | Does RVCB 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 | 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 | No |
| For our affiliates' everyday business purposes – information about your creditworthiness | No | No |
| For non-affiliates to market to you | No | No |

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|-------------------|----------------------------|
| Questions? | Call (530) 755-0418 |
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| Maintaining Customer Privacy in Business Relationships with Third Parties | |
| How does RVCB protect my information from third parties? | River Valley Community Bank contracts with outside companies to provide certain specific services. To ensure the confidentiality of your personal information, we require these companies to adhere to the same Privacy Principles adopted by RVCB. These companies are strictly prohibited from using the information for their own benefit, or allowing any other party to access the information. |

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| Who we are | |
| Who is providing this notice? | For additional information about confidentiality and customer privacy, please visit or write to us at River Valley Community Bank, 1629 Colusa Avenue, Yuba City, CA 95992 (530) 755-0418. Privacy Policy |

What we do

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| How does RVCB protect my personal information? | To protect your personal information from unauthorized access and use, RVCB will make every reasonable effort to maintain the highest level of security against any unauthorized access to your financial information, and we use security measures that comply with federal law. These measures include computer safeguards, tight security procedures, employee training and technology. |
| How does RVCB collect my personal information? | We collect your nonpublic personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an account or conduct a transaction with us. ▪ Apply for a loan or a credit card ▪ Information may be obtained directly from customers, from credit bureau agencies or from other credit references you may supply to us. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

Definitions

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| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>RVCB has no affiliates.</i> |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>RVCB 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. <ul style="list-style-type: none"> ▪ <i>RVCB does not jointly market.</i> |

Other Important Information

If you believe that someone has had unauthorized access to your account with us, or access to personal information about you, please notify us immediately so we can take action to protect you. In addition, you may also contact your local law enforcement agency, and the Federal Trade Commission (FTC). To speak with an FTC telephone counselor, call toll-free 1-877-IDTheft (1-877-438-4338). Or, to enter information about your complaint into an FTC online database, sign on to www.consumer.gov/idtheft.

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