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Privacy Statement

Rev. 12/2010

FACTS	WHAT DOES TRI-VALLEY 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?	<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 Account Balances• Payment History and Credit History• Overdraft History and Checking Account Information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Tri-Valley Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Tri-Valley 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	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 (925) 791-4340 or go to www.trivalleybank.com

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What we do

How does Tri-Valley Bank protect my personal information?	<p>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.</p> <p>We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.</p>
How does Tri-Valley Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• Open an account or apply for a loan• Make a wire transfer or use your credit or debit card• Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Tri-Valley Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Tri-Valley Bank 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>Tri-Valley Bank does not jointly market.</i>

Online Privacy Policy Effective July 1, 2008

(Pursuant to the California Online Privacy Protection Act of 2003)

This Online Privacy Policy is intended to supplement the above Privacy Disclosure Notice.

Personal Information in Electronic Banking

How we handle information about you when you visit our website will depend on what you do when visiting the site.

"Just Visiting" Our Website. If you visit our website to read information and do not use any of our online services, then we collect and store only the name of the domain from which you access the Internet, the date and time you access our website and the Internet address of the website from which you linked directly to our website. We may record the "IP address" assigned to you by your internet service provider as part of this process. We use the information we collect to measure the number of visitors to the different sections of our site and to help us make our website more useful to visitors.

Using Services. When you visit our website, or use our electronic banking services, there may also be times when you are asked to provide information about you that is personally identifiable ("Personal Information"). This may include any of the following:

- your first, middle and last name
- your home or other physical address (including street name and name of a city or town)
- your e-mail address
- a telephone number
- social security number
- account number
- date of birth
- mother's maiden name, and
- password or any other identifier that permits physical or online contact with you.

Personal Information might be needed or requested from you for you to register for banking or other services, or to fill out our forms or applications for services (such as credit cards), for special promotions or contests, or to accomplish transactions you request (such as bill payment or other banking services). This may result in sharing of Personal Information with third parties (such as data processors or service bureaus) as part of servicing your accounts or transactions.

Cookies. There is a technology called "cookies" that can collect, store, and sometimes track information. A cookie is a small data file that can be placed on your hard drive when you visit certain websites. We may use cookies in this manner. If you wish, you may modify your browser to disable cookies, including session cookies.

E-mail. You may also decide to send us information that personally identifies you, for example, in an electronic mail (e-mail) message. We will use that information to respond to the inquiry and provide accurate information in response to questions.

If you visit our website or engage in any online services that we offer, then we may collect and store these categories of Personal Information. We will not share the Personal Information you provide us at our website or by e-mail, except as described below.

The Personal Information we obtain from you is stored with us if it is to be used on an on-going basis.

Categories of Third-Parties with Whom Tri-Valley Bank May Share Information

Presently, Tri-Valley Bank discloses Personal Information to third-party persons about our customers or former customers only as permitted by law in connection with the administration, processing, or servicing of accounts.

For example, this may include disclosure to a credit-reporting agency or in response to a subpoena or other legal process; disclosure to protect against fraud, or as part of an audit or examination; and disclosure to protect and defend our rights and property or to act in an emergency or to protect someone's safety.

As we develop our business, we may also buy and sell assets, and your Personal Information may be one of the transferred assets. In the event that we are acquired by another company, your personal identifiable information may be part of the assets transferred to the acquiring party.

Please be aware that other services, such as bill payment, provided by other companies via links to their website from Tri-Valley Bank's website, are not subject to this policy. We encourage you to review third party service providers' privacy policies before sharing your Personal Information.

Process to Request Changes to Personal Information

We wish to maintain complete and accurate information about you and your account (including information you have entered through any Tri-Valley Bank website) and have internal procedures in place to help us accomplish this. We also have established procedures to assist you should you ever believe that our records contain inaccurate or incomplete information about you. Please contact us at (925) 791-4340 to view and access your Personal Information. We will investigate your concerns and promptly correct any inaccuracies.

Notification of Changes

This Online Privacy Policy is subject to change at any time. We will communicate any material changes to you as required by law. We will post the revised online privacy notice on our website with a link at <http://www.trivalleybank.com/> on our home page. Our home page will also have a statement notifying readers that our online privacy notice has changed and the effective date of changes. Also the effective date stated at the top of this policy will be revised in conjunction with any material updates performed.

Children's Online Privacy Protection Act

Our website is not directed to children under the age of 13. We do not knowingly solicit data from persons under the age of 13 and we do not knowingly market to persons under the age of 13.

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San Ramon – Corporate Office
2404 San Ramon Valley Blvd.
San Ramon, CA 94583
925-791-4340

Livermore
1987 First Street
Livermore, CA 94550
925-791-4360

Hours
9:00 a.m. to 5:00 p.m.
Monday through Friday

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