



NOTICE AT COLLECTION

We are required to provide California residents with timely notice, at or before the point of collection, about the categories of personal information to be collected from you and the purposes for which the personal information is collected or used. For example, upon receiving the Notice at Collection, you can use the information in the notice as a tool to choose whether to engage with us, or to direct us not to sell or share your personal information and to limit the use and disclosure of your sensitive personal information, if applicable. We will not collect additional categories of personal information or use personal information collected for additional purposes that are incompatible with the disclosed purpose for which the personal information was collected without providing you prior notice. Our privacy policy can be found at <https://www.rivervalleycommunitybank.com/>.

**Categories of Personal Information.** The following categories of personal information are to be collected:

- Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers
- Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.
- Characteristics of protected classifications under California or federal law
- Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
- Biometric Information
- Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an internet website application, or advertisement
- Geolocation Data
- Audio, Electronic, Visual, Thermal, Olfactory, or Similar Information
- Professional or Employment-Related Information
- Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act
- Inferences drawn from any of the information to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

We will retain each category of personal information for The length of time that we intend to retain each category of Personal Information will depend on a number of criteria, including (i) the length of time we are required to retain Personal Information in order to comply with applicable legal and regulatory requirements, (ii) the length of time we may need to retain Personal Information in order to accomplish the business or commercial purpose(s) for which such Personal Information is collected, used or disclosed (as indicated in this Notice), and (iii) whether you choose to exercise your right, subject to certain exceptions, to request deletion of your Personal Information.

**Purpose for Collection.** The purpose(s) for which the categories of personal information identified above are collected or used include: Performing financial services, such as reviewing your applications, processing transactions, verifying customer information, processing payments, product development analytics, and providing advertising or marketing services. To communicate with you by telephone calls, text message, and email. Fraud prevention, detecting security incidents, protecting against illegal activity. To conduct surveys and market research. Marketing and promotional activities As required to comply with applicable laws and regulations, including responding to law enforcement requests.

Initials

