



## **Community Reinvestment Act Public File**

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Contents are updated as of April 1st of each year unless otherwise noted

# **PUBLIC DISCLOSURE**

May 5, 2025

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

River Valley Community Bank  
Certificate Number: 58276

1629 Colusa Hwy  
Yuba City, CA 95993

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
San Francisco Regional Office

25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94105

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## INSTITUTION RATING

**INSTITUTION'S COMMUNITY REINVESTMENT ACT (CRA) RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area (AA), including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and the AA credit needs.
- A substantial majority of loans and other lending-related activities are in the institution's AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects, given the demographics of the AAs, poor penetration among businesses of different revenue sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

**The Community Development Test is rated Satisfactory.**

The institution's Community Development (CD) performance demonstrates an adequate responsiveness to CD needs in its AAs through CD loans, qualified investments, and CD services as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AAs.

## DESCRIPTION OF INSTITUTION

River Valley Community Bank (RVCB) is a commercial-focused community bank headquartered in Yuba City, California. Founded in 2006, RVCB is wholly owned by bank holding company River Valley Community Bancorp, which trades over the counter under the ticker symbol "RVCB." The bank does not have any other affiliate relationships. FDIC assigned a CRA rating of "Satisfactory" at the previous CRA Performance Evaluation, dated March 20, 2023, using Interagency Intermediate-Small Institution Examination Procedures.

The bank primarily offers traditional loan and deposit products to small- and middle-market businesses and professionals located in Sutter, Yuba, Nevada, Placer, Washoe, and surrounding counties. In addition to traditional commercial and personal loan and deposit products, the bank offers Small Business Administration (SBA) 504 loans, Farmer Mac loans, other agriculture and farm loans, home equity lines of credit, Individual Retirement Accounts, certificates of deposit, and health savings accounts. Alternative banking services include internet/mobile banking, electronic bill pay, and automated teller machines (ATMs).

RVCB operates out of four full-service branches in the state of California (Yuba City, Grass Valley, Marysville, and Auburn), and two loan production offices in Roseville, CA and Reno, NV. Since the previous evaluation, there have not been any changes to the bank’s business focus or office locations, and it has not been involved with any mergers or acquisitions. Later this year, RVCB plans to move the Roseville, CA loan production office and transition it to the bank’s fifth branch location.

As of the March 31, 2025, Consolidated Reports of Condition and Income (Call Report) assets totaled \$635.2 million, loans totaled \$351.2 million, deposits totaled \$578.5 million, and securities totaled \$190.9 million. There are no financial, legal, or other impediments limiting the institution’s ability to meet the credit needs of its AAs. RVCB has not experienced any material changes to its financial condition in the current review period. RVCB’s loan portfolio breakdown is shown in the table below:

<b>Loan Portfolio Distribution as of 03/31/2025</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	12,392	3.5
Secured by Farmland	8,648	2.5
Secured by 1-4 Family Residential Properties	12,560	3.6
Secured by Multifamily (5 or more) Residential Properties	35,170	10.0
Secured by Nonfarm Nonresidential Properties	252,773	72.0
<b>Total Real Estate Loans</b>	<b>321,543</b>	<b>91.6</b>
Commercial and Industrial Loans	29,616	8.4
Agricultural Production and Other Loans to Farmers	507	0.1
Consumer Loans	5	0.0
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	(441)	(0.1)
<b>Total Loans</b>	<b>351,230</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

## **DESCRIPTION OF ASSESSMENT AREAS**

RVCB has delineated a contiguous seven-county areas that are comprised of three AAs (two Metropolitan Statistical Areas (MSAs) and one non-MSA). These three AAs wholly comprise the Sacramento-Roseville, CA combined statistical area (CSA #472). Due to anomalies between all three AAs, examiners presented the data at the MSA and non-MSA level. The following describes the composition of the three AAs:

- Yuba City AA: Sutter and Yuba Counties wholly comprise the Yuba City, CA MSA #49700. Sutter County borders Placer/Yuba Counties to the east, Butte County to the north, Colusa/Yolo Counties to the west, and Sacramento County to the south. Yuba County borders Nevada/Sierra Counties to the east, Plumas/Butte Counties to the north, Sutter

County to the west, and Sutter/Placer Counties to the south.

- Sacramento AA: El Dorado, Placer, Sacramento, and Yolo Counties wholly comprise the Sacramento-Roseville-Folsom, CA MSA #40900. Placer County borders the State of Nevada to its east, Nevada/Yuba Counties to the north, Sutter County to the west, and Sacramento/El Dorado Counties to the south. El Dorado County borders the State of Nevada to the east, Placer County to the north, Sacramento County to the west, and Amador/Alpine Counties to the south. Sacramento County borders El Dorado/Amador Counties to the east, Placer/Sutter Counties to the north, Yolo/Solano Counties to the west, and Contra Costa/San Joaquin Counties to the south. Yolo County borders Sutter/Sacramento Counties to its east, Colusa County to the north, Lake/Napa Counties to the west, and Solano County to the south.
- Nevada County AA: Nevada County is a non-MSA County; however, it wholly comprises the Truckee-Grass Valley, CA Micropolitan Statistical Area #46020. Nevada County borders the State of Nevada to its east, Placer County to the south, Sierra County to the north, and Yuba County to the west.

## SCOPE OF EVALUATION

### **General Information**

This evaluation covers the period from the previous evaluation dated March 20, 2023, to the current evaluation dated May 5, 2025. Examiners used the Interagency Intermediate Small Institution Examination Procedures to evaluate RVCB's CRA performance. These procedures include two tests, the CRA Small Bank Lending Test and the CD Test. Examiners relied on records provided by the institution, publicly available financial and loan information, demographic data, community contact(s), and reported loan information.

As shown in the following table the bank generated a majority of its loans and deposits in the Yuba City AA. Consequently, examiners applied full-scope procedures and placed the greatest weight on the bank's performance in this AA. Examiners also applied full-scope examination procedures to the Sacramento AA as RVCB originated a majority of its CD loans within this AA. Examiners applied limited-scope examination procedures in the Nevada County non-MSA AA. This is the smallest AA of the bank's three AAs, and it contains the least deposits and loans in the current review period.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Yuba City	13,894	40.0	380,034	72.9	2	50.0
Sacramento	13,664	39.3	73,064	14.0	1	25.0
Nevada County	7,172	20.7	68,469	13.1	1	25.0
<b>Total</b>	<b>34,730</b>	<b>100.0</b>	<b>521,567</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>

Source: Bank Data; FDIC Summary of Deposits (06-30-2024)

### Activities Reviewed

Examiners determined that the bank’s major product line is small business loans based on information from a loan portfolio report and considering the bank’s business strategy. The bank originated a nominal number of home mortgage and small farm loans during the review period, and neither were considered a major product line. RVCB is not a Home Mortgage Disclosure Act reporter. Examiners determined that small farm and home mortgage loans did not provide material support for conclusions nor ratings and were not analyzed nor presented.

RVCB is not required to collect and report small business/small farm loan data; however, the bank voluntarily decided to collect small business/small farm data for 2023 and 2024. Examiners validated the data and, as a result, will be analyzing the entire universe of small business loans originated or renewed during those years. The following table shows the number and dollar amount of small business loans originated or renewed from January 1, 2023, to December 31, 2024.

Loan Products Reviewed				
Loan Category	2023		2024	
	#	\$(000s)	#	\$(000s)
Small Business	68	18,403	66	19,840

Source: Bank Data

For the Lending Test, examiners reviewed the number and dollar volume of small business loans. While number and dollar volume of loans reviewed are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of businesses served during the review period. Lending performance is compared to 2023 and 2024 D&B data as well as similarly situated institution performance where available. Examiners identified similarly situated banks for comparison to the bank’s current CD activities.

The CD Test includes all qualified CD activities from March 20, 2023, through May 5, 2025. The evaluation of CD activities is limited to those loans, qualified investments, and services for which management could demonstrate that it meets the primary purpose of CD. Examiners evaluated CD activities from both a quantitative and qualitative perspective considering the bank’s financial capacity and AA impact.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

RVCB's Lending Test rating is "Satisfactory." The overall satisfactory performance is supported with the combination of a reasonable LTD ratio, a substantial majority of loans made inside the institution's AA, a reasonable dispersion of loans under the geographic distribution criteria and a poor penetration under the borrower profile criterion. RVCB's performance in the Yuba City AA is consistent with this conclusion, while performance in the Sacramento and Nevada City AAs trail this performance.

### Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and AA credit needs. RVCB's LTD ratio, calculated from Call Report data, averaged 55.8 percent over the past nine calendar quarters from March 31, 2023, to March 31, 2025. The ratio ranged from a low of 49.2 percent as of March 31, 2023, to a high of 63.1 percent as of December 31, 2024. The LTD ratio consistently rose over the course of the review period, representing a general upward trend. Total assets and net loans have also generally trended upward during the review period while total deposits experienced the most fluctuation. While RVCB is not a significant agricultural lender, the bank does experience deposit fluctuations based on agricultural seasonality from a large number of agricultural depositors within its deposit base. Examiners compared RVCB's average net LTD performance to similarly-situated institutions based on asset size, geographic location, and lending focus. The following table illustrates RVCB's average net LTD ratio compared to its two most similarly-situated institutions.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 3/31/2025 (\$000s)	Average Net LTD Ratio (%)
RVCB	635,192	55.8
Similarly-Situated Institution #1	791,420	60.6
Similarly-Situated Institution #2	574,592	51.1

*Source: Reports of Condition and Income 03/31/2023 - 3/31/2025*

### Assessment Area Concentration

A substantial majority of originated small business loans are in the institution's AAs. Performance by overall percentage of small business loans situated within the AA increased slightly compared to the previous evaluation. The bank's performance was outstanding under this criterion at the previous evaluation as well. The following table details the number, dollar amount, and percent of loans inside and outside the AA for small business loans during the current review period.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
2023	63	92.6	5	7.4	68	16,815,000	91.4	1,588,000	8.6	18,403,000
2024	62	93.9	4	6.1	66	17,915,000	90.3	1,925,000	9.7	19,840,000
<b>Total</b>	<b>125</b>	<b>93.3</b>	<b>9</b>	<b>6.7</b>	<b>134</b>	<b>34,730,000</b>	<b>90.8</b>	<b>3,513,000</b>	<b>9.2</b>	<b>38,243,000</b>
<i>Source: Bank Data            Due to rounding, totals may not equal 100.0%</i>										

### **Geographic Distribution**

The geographic distribution of small business loans reflects reasonable dispersion overall. This performance is not consistent throughout the AAs as performance in the more heavily weighted Yuba City AA exceeds this conclusion while performance in both the Sacramento AA and Nevada County non-MSA AAs are below the overall geographic distribution conclusion. Refer to each AA Lending Test conclusion section for further detail.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the bank-wide AA, poor penetration among businesses of different revenue sizes. This performance is consistent throughout the AAs. Refer to each AA Lending Test conclusion section for further detail.

### **Response to Complaints**

RVCB has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

## **COMMUNITY DEVELOPMENT TEST**

RVCB’s CD Test rating is “Satisfactory.” The CD performance demonstrates adequate responsiveness to CD needs in its AAs through CD loans, qualified investments, and CD services, as appropriate, considering the institution’s capacity and the need and availability of such opportunities for CD in the institution’s AAs. While this conclusion is consistent across the AAs, RVCB demonstrates leadership in responding to CD service opportunities within portions of its AA, particularly the Yuba City AA and Placer County within the Sacramento AA.

### **Community Development Loans**

CD loans represent 11.8 percent of average total assets and 23.5 percent of average net loans. This performance represents an increase compared to the prior evaluation where 8.5 percent of average total assets and 18.6 percent of average net loans were cited in the previous performance evaluation. While fewer CD loans were originated in the current review period compared to the total at the

previous evaluation, the dollar volume increased by approximately \$23.2 million. The largest concentration of CD loans promotes economic development in the bank-wide AA, which was an identified CD need based on information gathered from community contacts. This demonstrates the institution’s responsiveness to opportunities for CD lending. While Yuba City AA is RVCB’s headquarters location, the Sacramento AA housed a majority of its qualified CD loans within the review period. A similarly situated bank that operates within RVCB’s general market area with similar average total assets and average net loans performed slightly better by CD lending volume; however, the comparisons by percent to average total assets and average net loans are remarkably the same. The following tables illustrate the bank’s CD loan activity in the bank-wide AA during the evaluation period.

<b>Community Development Lending</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2023	1	1,100	2	1,800	10	5,414	3	2,300	<b>16</b>	<b>10,614</b>
2024	0	0	7	4,635	12	47,028	1	25	<b>20</b>	<b>51,688</b>
YTD 2025	0	0	0	0	5	8,270	0	0	<b>5</b>	<b>8,270</b>
<b>Total</b>	<b>1</b>	<b>1,100</b>	<b>9</b>	<b>6,435</b>	<b>27</b>	<b>60,712</b>	<b>4</b>	<b>2,325</b>	<b>41</b>	<b>70,572</b>

*Source: Bank Data*

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Yuba City	0	0	5	2,350	9	9,882	1	275	<b>15</b>	<b>12,507</b>
Sacramento	0	0	1	592	14	49,170	1	2,000	<b>16</b>	<b>51,762</b>
Nevada County	0	0	2	2,800	0	0	0	0	<b>2</b>	<b>2,800</b>
Statewide/Regional Activities	1	1,100	1	693	4	1,660	2	50	<b>8</b>	<b>3,503</b>
<b>Total</b>	<b>1</b>	<b>1,100</b>	<b>9</b>	<b>6,435</b>	<b>27</b>	<b>60,712</b>	<b>4</b>	<b>2,325</b>	<b>41</b>	<b>70,572</b>

*Source: Bank Data*

Below are notable regional examples of CD loans originated across the AAs during the current evaluation period:

- RVCB renewed a \$1.4 million line in both 2023 and 2024 to an entity that provides quality accessible medical, dental, and behavioral health services through innovative, patient-centered care throughout the AAs. The entity is situated in a low-income CT and provides care to a majority low-income residents.
- RVCB originated a \$1.1 million multifamily real estate loan that provided affordable housing within a low-income CT in a neighboring county to the AAs. With a majority set-aside units below market rents, the project provided needed affordable housing to AA residents.

- RVCB provided 6 loans totaling approximately \$1.7 million to a distressed (unemployment) non-MSA middle-income CT, which borders the bank’s AAs for economic development/revitalization-stabilization efforts. These loans all provided long-term job opportunities and job retention for AA residents, meeting an identified need.

**Qualified Investments**

The total dollar amount of qualified investments equates to 0.5 percent of average total assets and 1.3 percent of average securities since the previous evaluation. This performance represents an increase compared to the prior evaluation results of 0.3 percent of average total assets and 0.7 percent of average total securities. This performance, in terms of total dollar volume and as percentage of average total assets and average securities, is below that of a similarly situated institution with a recent performance evaluation. The bank made three new qualified investments during the current review period and maintained an active qualified prior period investment. Overall, RVCB’s qualified investment activity displays adequate responsiveness to AA opportunities.

<b>Qualified Investments</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Prior Period	0	0	1	1,388	0	0	0	0	1	1,388
2023	0	0	2	300	0	0	0	0	2	300
2024	0	0	0	0	1	1,000	0	0	1	1,000
YTD 2025	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>1,688</b>	<b>1</b>	<b>1,000</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>2,688</b>
Qualified Grants & Donations	1	1	45	89	0	0	0	0	46	90
<b>Total</b>	<b>1</b>	<b>1</b>	<b>48</b>	<b>1,777</b>	<b>1</b>	<b>1,000</b>	<b>0</b>	<b>0</b>	<b>50</b>	<b>2,778</b>

*Source: Bank Data*

**Community Development Services**

During the review period, a total of 16 Directors and employees provided 1,107 qualified CD service hours to 23 different organizations. The current performance represents an increase of approximately 174 service hours from the previous evaluation total of 933 qualified hours. This performance represents approximately 16.8 hours per full-time employee of the bank, which is down slightly from the 17.3 noted at the previous evaluation. RVCB significantly outperformed a similarly situated institution operating in the general market area with a recent performance evaluation as its CD service hours more than doubled that of the similarly situated institution. The overwhelming majority of qualified CD service hours support community services, an identified CD need of the AA, followed by revitalization/stabilization efforts and then economic development. RVCB’s innovativeness and responsiveness to CD service opportunities across the AAs is strong. The following tables detail the CD services administered during the current review period by year and AA benefitted.

<b>Community Development Services</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2023	0	375	62	91	<b>528</b>
2024	0	326	36	101	<b>463</b>
YTD 2025	0	109	0	7	<b>116</b>
<b>Total</b>	<b>0</b>	<b>810</b>	<b>98</b>	<b>199</b>	<b>1,107</b>
<i>Source: Bank Data</i>					

<b>Community Development Services by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Yuba City	0	620	0	11	<b>631</b>
Sacramento	0	187	98	123	<b>408</b>
Nevada County	0	0	0	65	<b>65</b>
Regional Activities	0	3	0	0	<b>3</b>
<b>Total</b>	<b>0</b>	<b>810</b>	<b>98</b>	<b>199</b>	<b>1,107</b>
<i>Source: Bank Data</i>					

Below are notable regional examples of CD services provided across the AAs over the current evaluation period:

- A relationship manager of the bank provided financial education, an identified need of the area, through a small business development entity benefiting both the Sacramento and Yuba City AAs. The entity supports local entrepreneurs and small businesses with the tools and insights to start, grow, and pivot their businesses. Serving Sacramento, Sutter, Yolo, and Yuba Counties, the relationship manager presented on the Financial Preparedness panel.
- Both a branch manager and bank relationship manager served on the Board of an entity that revitalizes/stabilizes the low-income area situated in Grass Valley. The entity’s mission is to enhance the economic vitality of Nevada County by supporting the retention, creation, and attraction of quality jobs and talent, while retaining its unique environment.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

RVCB’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

**YUBA CITY AA - Full-Scope Review**  
**DESCRIPTION OF INSTITUTION’S OPERATIONS IN YUBA CITY AA**

Refer to the overall Description of AAs section for description of geographic boundaries of the Yuba City AA. There have been no material changes to the AA during the current review period.

**Economic and Demographic Data**

Based on the 2020 U.S. Census data, the AA consists of the following CT income designations:

- 1 low-income
- 10 moderate-income
- 16 middle-income
- 13 upper-income
- 0 with no income designation

The following table illustrates AA demographic characteristics according to the 2020 U.S. Census data.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Yuba City MSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	40	2.5	25.0	40.0	32.5	0.0
Population by Geography	181,208	1.4	24.0	42.4	32.2	0.0
Housing Units by Geography	63,026	1.3	23.6	42.7	32.4	0.0
Owner-Occupied Units by Geography	35,356	0.7	14.9	42.7	41.7	0.0
Occupied Rental Units by Geography	23,664	2.2	37.4	41.0	19.3	0.0
Vacant Units by Geography	4,006	1.0	18.0	52.9	28.2	0.0
Businesses by Geography	14,134	1.2	21.9	40.7	36.3	0.0
Farms by Geography	1,255	0.1	8.5	41.0	50.4	0.0
Family Distribution by Income Level	41,945	20.7	18.0	18.8	42.4	0.0
Household Distribution by Income Level	59,020	23.5	16.9	17.7	41.9	0.0
Median Family Income MSA - 49700 Yuba City, CA MSA		\$69,812	Median Housing Value			\$276,146
			Median Gross Rent			\$1,093
			Families Below Poverty Level			10.9%

*Source: 2020 U.S. Census and 2024 D&B Data  
Due to rounding, totals may not equal 100.0%  
(\*) The NA category consists of geographies that have not been assigned an income classification.*

***Yuba City AA***

Based on Moody Analytics dated July 2024, the Yuba City AA’s economic growth has slowed down from last year’s rapid pace, with job growth now closer to that of California. Healthcare

remains a consistent job creator for the MSA, but consumer services are contributing to the slowdown in growth. The overall labor force of the MSA is rising which is also causing the unemployment rate to rise when compared to one year ago. Due to a large number of farm workers and a growing population 65 and older, the demand for healthcare will continue to contribute to a larger labor force and growing number of jobs in the MSA. Home price increases have stalled and are experiencing a dip currently. Agriculture remains a staple of the local economy as walnuts, prunes, and peaches are all produced in the area. The MSA is a top producer of rice, supporting California's status as the second largest rice producing state. Rice production is up after a down year in 2023 and will give a boost to seasonal farm employment and farm incomes this year. The outlook for walnuts is not as good considering a global over-supply has hurt prices. In addition to healthcare, the Beale Air Force Base provides a solid foundation for the local economy. Jobs at the base pay above the MSA's average, making military wages critical to the MSA's consumer services. The top three employers of the MSA are Beale Air Force Base, Adventist Health & Rideout, and Sunsweet Growers Inc.

### **Competition**

Despite the competition, RVCB's deposit market share within the Yuba City AA is significant. According to the FDIC's June 30, 2024, Deposit Market Share Report, there are 12 financial institutions operating 19 branches within the two-county MSA. Of these institutions, RVCB's two branches ranked 4<sup>th</sup> with a deposit market share of approximately 11.4 percent. This is the largest deposit market share in the MSA by a local community bank. The top 3 institutions in the MSA operate nationwide and control approximately 50.0 percent of the deposit market share and approximately 31.6 percent of the area branch locations.

### **Community Contact**

As part of the evaluation process, examiners contacted a local organization in the AA to help in the identification of the credit and CD needs. The compiled information assists examiners in determining whether local financial institutions are responsive to these needs and also shows what credit and CD opportunities are available.

Examiners reached out to a community contact assisting Yuba-Sutter area small businesses. The contact indicated high unemployment rates and poverty levels are typical for the area, although there are development projects in the works in south Yuba and Sutter Counties to stimulate jobs and build homes. The contact mentioned a variety of credit needs: small businesses, start-ups, affordable housing non-profits, and projects with larger costs. The contact felt local financial institutions are meeting the credit needs of the community and wants institutions to be aware of the opportunity to meet CRA credits by partnering with economic development organizations.

### **Credit and Community Development Needs and Opportunities**

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined financial education and affordable housing to be key CD needs. Further, the large amount of the population that lives below the poverty line denotes a need for additional community services in addition to financial education. As mentioned

by the community contact, economic development opportunities are also identified needs. There are also credit needs in the form of flexible underwriting standards and start-up capital outside of traditional bank lending sources in order to help foster small business development in the area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN YUBA CITY AA**

### **LENDING TEST**

RVCB's Lending Test performance in the Yuba City AA is adequate. The overall adequate performance is supported by a combination of an excellent performance in geographic distribution and a poor performance in borrower profile.

#### **Geographic Distribution**

The geographic distribution of small business loans reflects excellent dispersion throughout the Yuba City AA. While the bank does not achieve penetration of the lone low-income CT in the current review period, its performance in moderate-income CTs is well above the D&B demographic comparable in 2023 and 2024 by both number and dollar volume. Furthermore, dispersion analysis reveals that RVCB penetrated all of the five moderate-income CTs situated in Yuba City throughout the review period. Additionally, RVCB achieved penetration of 6 of the 10 (60.0 percent) total moderate-income CTs situated in the MSA (5 in Yuba City, CA and 1 in Olivehurst, CA) overall in 2023 and 2024. This performance is excellent and overall displays the bank's willingness to lend to the LMI areas of the AA. The following table illustrates RVCB's geographic distribution performance in the Yuba City AA for the current review period.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Assessment Area: Yuba City MSA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>					
2023	1.2	0	0.0	0	0.0
2024	1.2	0	0.0	0	0.0
<b>Moderate</b>					
2023	22.0	8	29.6	2,176	35.3
2024	21.9	9	34.6	3,380	43.7
<b>Middle</b>					
2023	41.0	11	40.7	2,789	45.2
2024	40.7	11	42.3	2,647	34.3
<b>Upper</b>					
2023	35.9	8	29.6	1,202	19.5
2024	36.3	6	23.1	1,700	22.0
<b>Not Available</b>					
2023	0.0	0	0.0	0	0.0
2024	0.0	0	0.0	0	0.0
<b>Totals</b>					
<b>2023</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>6,167</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>	<b>7,727</b>	<b>100.0</b>
<i>Source: 2023 &amp; 2024 D&amp;B Data; Bank Data Due to rounding, totals may not equal 100.0%</i>					

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the Yuba City AA, poor penetration among businesses of different revenue sizes. While the bank is penetrating the universe of businesses with GARs under \$1 million during the review period, its performance trails the D&B demographic comparable and trends down from 2023 to 2024, while the demographic comparable trends upward. The following table illustrates the borrower distribution of small business loans in the Yuba City AA for the current review period.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Yuba City MSA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>					
2023	89.6	10	37.0	1,559	25.3
2024	90.0	8	30.8	2,554	33.1
<b>&gt;\$1,000,000</b>					
2023	2.9	15	55.6	3,548	57.5
2024	2.7	17	65.4	4,763	61.6
<b>Revenue Not Available</b>					
2023	7.5	2	7.4	1,060	17.2
2024	7.3	1	3.8	410	5.3
<b>Totals</b>					
<b>2023</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>6,167</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>	<b>7,727</b>	<b>100.0</b>
<i>Source: 2023 &amp; 2024 D&amp;B Data; and Bank Data Due to rounding, totals may not equal 100.0%</i>					

## **COMMUNITY DEVELOPMENT TEST**

RVCB’s CD performance demonstrates adequate responsiveness to CD needs in the Yuba City AA through CD loans, qualified investments, and CD services, as appropriate, considering the institution’s capacity and the need and availability of such opportunities for CD in the institution’s Yuba City AA. This performance is consistent with the bank’s overall CD performance, while CD services within the AA exceed overall performance.

### **Community Development Loans**

A majority of the bank’s performance benefited economic development in the AA, followed by community services, which are identified community needs for this AA. As of the March 31, 2025, Call Report, the bank’s performance in the Yuba City AA by dollar volume represented approximately 2.1 percent of average total assets and 4.2 percent of average net loans. Since the bank’s performance at the most recent evaluation was presented at the CSA level, the current performance in this AA is not compared to the prior performance evaluation. Please refer to the overall section for trend from the last performance evaluation to this one. Please see the following table detailing RVCB’s CD loan performance over the current review period in the Yuba City AA.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2023	0	0	1	400	4	1,850	1	275	6	2,525
2024	0	0	4	1,950	3	5,100	0	0	7	7,050
YTD 2025	0	0	0	0	2	2,932	0	0	2	2,932
<b>Total</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>2,350</b>	<b>9</b>	<b>9,882</b>	<b>1</b>	<b>275</b>	<b>15</b>	<b>12,507</b>
<i>Source: Bank Data</i>										

Below are notable examples of CD loans in the Yuba City AA.

- RVCB originated a \$1.2 million loan to provide working capital to a company. The loan helped the company retain employees. The company provides quality manufacturing jobs adjacent to a cluster of moderate-income CTs within Yuba County. In addition to the jobs retained by the loan, the owner reported the company is adding three to five jobs as a result.
- Over the review period, RVCB significantly increased its SBA 504 loan portfolio. In 2025, RVCB provided over \$2.9 million in financing to a company in the form of 1<sup>st</sup> and 2<sup>nd</sup> SBA 504 loans in the AA. These loans display the economic development efforts administered by the bank in the AA in the current review period, providing and retaining long-term jobs within the AA. This is considered both responsive and qualitative as it meets an identified CD need.
- In 2024, the bank originated a \$1.0 million commercial real estate loan situated in a moderate-income CT for a non-profit specializing in programs dedicated to supporting LMI adults with severe and persistent mental illness issues. Offering programs in a safe and supportive environment, the center is committed to providing resources that facilitate community re-entry by promoting personal responsibility, independence, and courage while preserving respect, dignity, and hope.

### **Qualified Investments**

The current period total dollar volume equates to 0.3 percent of average total assets and 0.8 percent of average securities. Since the bank’s performance was presented at the CSA level in the most recent performance evaluation, the current investments/donation levels in this AA are not compared to the prior evaluation performance. Please refer to the overall conclusions section for trend from the last performance evaluation to this one. The new investments and grants all supported community services in the AA, which is an identified community need for this AA. The following table displays the institution’s CD investment/grant activity within the Yuba City AA during the current review period.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	1	1,388	0	0	0	0	1	1,388
2023	0	0	2	300	0	0	0	0	2	300
2024	0	0	0	0	0	0	0	0	0	0
YTD 2025	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>1,688</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>1,688</b>
Qualified Grants & Donations	0	0	35	44	0	0	0	0	35	44
<b>Total</b>	<b>0</b>	<b>0</b>	<b>38</b>	<b>1,732</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>38</b>	<b>1,732</b>
<i>Source: Bank Data</i>										

Below are notable examples of qualified investments in the Yuba City AA:

- During the review period, RVCB invested approximately \$0.2 million in a general obligation bond for improvement of a local school district. Over 50.0 percent of the school district’s students qualify for free or reduced price lunch. The district, established in 1961, serves a city situated in Yuba County. The district encompasses approximately 150 square miles and serves a population of approximately 16,890 residents. The city is home to many of the local military personnel. The district operates one high school, one continuation school, and one community day school. The district’s enrollment for fiscal year 2023-24 is budgeted for approximately 1,096 students. The net proceeds of the bonds will be used to construct and improve school facilities as approved by voters at an election held in the district on November 8, 2022, at which voters authorized the issuance of bonds to pay related costs of issuance.
- RVCB committed approximately \$0.1 million in another bond for improvement of the same district mentioned above where a majority of the school district’s students qualify for free or reduced price lunch. All schools within the feeder elementary school district related to the bonds receive Title 1 funds.
- RVCB maintained a prior period investment for approximately \$1.4 million which is also a school bond benefitting a local district where a majority of the students qualify for free or reduced-price lunch.

**Community Development Services**

During the review period, the bank provided financial expertise and technical assistance to various community organizations, totaling 631 hours in the Yuba City AA. This performance equals approximately 9.6 hours per full-time employee. The bank’s employees allocated a majority of service hours, benefiting community services, followed by revitalization/stabilization efforts and then economic development. Since the performance was presented at the CSA level in the most recent performance evaluation, the institution’s performance is not compared to the prior evaluation performance for this AA. Please refer to the overall conclusions section for trend from the last

performance evaluation to this one. The following table details RVCB’s CD service performance in the AA for the current review period.

<b>Community Development Services</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2023	0	257	0	11	<b>268</b>
2024	0	278	0	0	<b>278</b>
YTD 2025	0	85	0	0	<b>85</b>
<b>Total</b>	<b>0</b>	<b>620</b>	<b>0</b>	<b>11</b>	<b>631</b>
<i>Source: Bank Data</i>					

Below are notable examples of CD services in the Yuba City AA:

- Two employees serve on the Board for an organization that offers programs supporting LMI women and children of the AA. The entity provides a unique award program providing an education award for women who provide the primary financial support for their families. The award gives women the resources they need to improve education, skills, and employment prospects. The awards are need-based and targeted to LMI individuals. The entity provides support programs serving girls in the Yuba City and Marysville school districts. A majority of students in both the Yuba City and Marysville school districts qualify for free/reduced price lunch.
- A member of senior management at RVCB serves on the Board of a non-profit that provides services, including shelter services, to families experiencing homelessness.
- A bank manager serves on the Board of a non-profit food bank addressing food insecurity for LMI individuals and communities of the Yuba City MSA.

## **SACRAMENTO AA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN SACRAMENTO AA**

Refer to the overall Description of AAs section for description of geographic boundaries of the Sacramento AA. There have been no material changes to the AA during the current review period.

#### **Economic and Demographic Data**

Based on the 2020 U.S. Census data, the AA consists of the following CT income designations:

- 45 low-income
- 138 moderate-income
- 194 middle-income
- 177 upper-income

- 9 with no income designation

The following table illustrates AA demographic characteristics according to the 2020 U.S. Census data.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Sacramento MSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	563	8.0	24.5	34.5	31.4	1.6
Population by Geography	2,397,382	7.8	24.1	34.5	32.6	1.0
Housing Units by Geography	909,133	7.2	23.7	36.4	32.2	0.6
Owner-Occupied Units by Geography	514,601	3.6	18.6	38.5	39.1	0.3
Occupied Rental Units by Geography	326,324	13.0	32.3	32.6	21.0	1.2
Vacant Units by Geography	68,208	6.7	20.8	38.2	33.4	0.9
Businesses by Geography	308,872	7.6	30.1	29.5	31.4	1.5
Farms by Geography	7,185	4.9	23.1	37.3	33.9	0.8
Family Distribution by Income Level	564,499	22.9	16.8	19.1	41.2	0.0
Household Distribution by Income Level	840,925	24.8	15.8	17.2	42.2	0.0
Median Family Income MSA - 40900 Sacramento-Roseville-Folsom, CA MSA		\$90,500	Median Housing Value			\$424,614
			Median Gross Rent			\$1,380
			Families Below Poverty Level			8.6%

*Source: 2020 U.S. Census and 2024 D&B Data  
Due to rounding, totals may not equal 100.0%  
(\* ) The NA category consists of geographies that have not been assigned an income classification.*

### ***Sacramento-Roseville-Folsom MSA***

Based on Moody Analytics dated November 2024, the Sacramento-Roseville-Folsom MSA’s economy is slowing. Payrolls have declined, putting year-over-year growth below that of California for the first time in two years. Both healthcare and leisure/hospitality payrolls are up but not enough to offset the losses elsewhere. State government and professional service payrolls are declining and bringing down the overall figure. Further hurting the MSA’s economy is the rising unemployment rate. State government payrolls account for more than triple the share of jobs in the MSA compared to that of the nation. The uncertainty surrounding federal funding with the new executive administration places a further burden on state funding for programs such as Medi-Cal as well as wildfire emergency response/recovery efforts. This public sector uncertainty combined with its current overall declining payrolls is negatively impacting the local economy. Healthcare is a cornerstone of the MSA economy, as the Sacramento metro area’s healthcare network accounts for an above-average share of total employment. Neighboring rural counties depend on Sacramento’s outpatient services. The top three employers in the MSA are Kaiser Permanente, Sutter Health, and UC Davis Health.

## **Competition**

The Sacramento AA is a highly competitive market for banking and financial services. According to the FDIC's June 30, 2024, Deposit Market Share Report, there are 37 financial institutions operating 313 branches within the Sacramento AA. Of these institutions, RVCB's lone branch in the MSA ranked 30<sup>th</sup> with a deposit market share of approximately 0.1 percent. The top three institutions in the MSA operate nationwide and control approximately 66.9 percent of the deposit market share and approximately 42.8 percent of the area branch locations.

## **Community Contact**

As part of the evaluation process, examiners reviewed a recent community contact with a local small business development organization in the AA to help identify the credit and CD needs. The compiled information assists examiners in determining whether local financial institutions are responsive to identified needs and shows what credit/CD opportunities are available.

Examiners reviewed an existing community contact assisting Sacramento small business. The contact indicated the cost of loans is the highest it has been in nearly three years and there's a need for financial institutions to take on more risky clients. Small dollar loans for roughly \$300,000 or less are a significant credit need for local small businesses. The contact also mentioned a need for mentors to help guide small businesses. The contact mentioned an overall lack of awareness by financial institutions in the different small business assistance programs available. Some of these programs should be offered to prospective business clients. The contact also mentioned rising insurance costs due to climate change having a negative impact on small businesses in California. These rising costs are also creating an additional barrier to home ownership; thus, there is a need for more affordable rental properties as well.

## **Credit and Community Development Needs and Opportunities**

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined economic development and affordable housing to be key CD needs. There are credit needs in the form of more capital for small business assistance, including small dollar loans. Further, there is an opportunity for more involvement from local financial institutions to participate in workshops and educational assistance.

# **CONCLUSIONS ON PERFORMANCE CRITERIA IN SACRAMENTO AA**

## **LENDING TEST**

RVCB's Lending Test performance in the Sacramento AA is poor. This conclusion is supported by poor performances under borrower profile and geographic distribution criteria.

## **Geographic Distribution**

The geographic distribution of loans reflects poor penetration throughout the AA, particularly to LMI geographies in the AA. While RVCB did not achieve low-income CT penetration in the review period,

there are limited opportunities near the bank’s branch location in Placer County. There is only one low-income CT situated in Placer County and it’s in Lake Tahoe, approximately 80 miles from the bank’s lone location of the AA in Auburn. A majority of low-income CTs in the AA are even further south in Sacramento County. RVCB’s penetration of moderate-income CTs is significantly below the 2023 and 2024 D&B demographic comparable percentage of businesses.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Assessment Area: Sacramento MSA</b>						
<b>Tract Income Level</b>		<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
	2023	7.7	0	0.0	0	0.0
	2024	7.6	0	0.0	0	0.0
<b>Moderate</b>						
	2023	27.9	1	5.6	500	7.6
	2024	30.1	3	14.3	1,000	14.1
<b>Middle</b>						
	2023	30.3	11	61.1	4,264	65.0
	2024	29.5	16	76.2	5,350	75.3
<b>Upper</b>						
	2023	32.5	6	33.3	1,799	27.4
	2024	31.4	2	9.5	751	10.6
<b>Not Available</b>						
	2023	1.5	0	0.0	0	0.0
	2024	1.5	0	0.0	0	0.0
<b>Totals</b>						
	<b>2023</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>6,563</b>	<b>100.0</b>
	<b>2024</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>7,101</b>	<b>100.0</b>
<i>Source: 2023 &amp; 2024 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, poor penetration among business customers of different revenue sizes. While the bank’s performance in 2023 appears adequate, performance in 2024 declined significantly. However, the percentage of businesses in 2024 for the same category trended upward. Overall, this performance is considered poor.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Sacramento MSA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>					
2023	91.7	9	50.0	2,814	42.9
2024	92.2	5	23.8	1,880	26.5
<b>&gt;\$1,000,000</b>					
2023	2.3	9	50.0	3,749	57.1
2024	2.2	15	71.4	5,220	73.5
<b>Revenue Not Available</b>					
2023	6.0	0	0.0	0	0.0
2024	5.6	1	4.8	1	0.0
<b>Totals</b>					
<b>2023</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>6,563</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>7,101</b>	<b>100.0</b>
<i>Source: 2023 &amp; 2024 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

## **COMMUNITY DEVELOPMENT TEST**

RVCB’s overall CD performance demonstrates adequate responsiveness to CD needs in the Sacramento AA through CD loans, qualified investments, and CD services, as appropriate, considering the institution’s capacity and the need and availability of such opportunities for CD in the AA.

### **Community Development Loans**

A majority of this performance benefited economic development in the AA, followed by revitalization/stabilization efforts, and then community services. RVCB significantly increased its SBA lending presence this review period, and this resulted in a strong economic development performance. Considering this is also an identified need of the AA, RVCB’s increased economic development CD performance is considered both qualitative and responsive to AA CD needs. As of the March 31, 2025, Call Report, the bank’s performance by dollar volume represented approximately 8.7 percent of average total assets and 17.2 percent of average net loans. Since the performance was presented at the CSA level in the most recent performance evaluation, the institution’s current period performance is not compared to prior evaluation for this AA. Please refer to the overall conclusions section for trend from the last performance evaluation to this one. The following table details RVCB’s CD loan performance over the current review period in the Sacramento AA.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2023	0	0	0	0	4	2,606	1	2,000	5	4,606
2024	0	0	1	592	7	41,226	0	0	8	41,818
YTD 2025	0	0	0	0	3	5,337	0	0	3	5,337
<b>Total</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>592</b>	<b>14</b>	<b>49,169</b>	<b>1</b>	<b>2,000</b>	<b>16</b>	<b>51,761</b>

*Source: Bank Data*

Below are notable examples of CD loans in the Sacramento AA.

- RVCB provided 1<sup>st</sup> and 2<sup>nd</sup> commercial real estate loan financing totaling approximately \$20.4 million in the form of SBA 504 loans to a small business to purchase and improve an industrial complex, providing needed LMI job creation/retention in the AA.
- RVCB originated a \$10.6 million commercial real estate loan providing permanent LMI job creation in the AA. These loans display the economic development efforts administered by the bank in the AA in the current review period, providing and retaining jobs within the AA, which meet identified needs.
- In 2024, the bank originated a \$0.6 million loan to a non-profit that provides healthcare to LMI seniors in the AA.

### **Qualified Investments**

The current period total dollar volume equates to approximately 0.2 percent of average total assets and approximately 0.5 percent of average securities. The new investment supports economic development while the grants/donations all supported community services in the AA. Since the performance was presented at the CSA level in the most recent performance evaluation, the institution's performance is not compared to the prior evaluation for this AA. Please refer to the overall conclusions section for trend from the last performance evaluation to this one. The following table details RVCB's investment/grant activity in the AA during the current review period.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	1	1,000	0	0	1	1,000
YTD 2025	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1,000</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1,000</b>
Qualified Grants & Donations	0	0	4	34	0	0	0	0	4	34
<b>Total</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>34</b>	<b>1</b>	<b>1,000</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>1,034</b>

*Source: Bank Data*

Below are notable examples of qualified investments/grants in the Sacramento AA:

- During the review period, RVCB committed \$1.0 million in a new investment in a Small Business Investment Company (SBIC) focusing on helping small businesses in the Sacramento area to access the capital they need to grow. By providing capital, SBIC funds help stimulate job creation, innovation, and economic growth. This investment meets an identified CD need of the AA.
- RVCB donated approximately \$24,000 across the review period to a non-profit that provides after-school and summer childcare services to the LMI population of the AA.
- RVCB donated a little over \$10,000 to a non-profit that provides food and social services to the Auburn area, serving the LMI population.

**Community Development Services**

During the review period, the bank provided financial expertise and technical assistance to various community organizations. The current period CD services performance equates to approximately 6.2 hours per full-time employee. The bank’s employees allocated a majority of its service hours to community services. The majority of the bank’s activities benefitted Placer County, and RVCB is a leader at providing CD services within the county. RVCB’s CD service performance is further enhanced by retail service performance as the bank’s lone branch is situated in a moderate-income CT within Placer County. Since the performance was presented at the CSA level in the most recent performance evaluation, the current period performance is not compared to prior evaluation for this AA. Please refer to the overall conclusions section for trend from the last performance evaluation to this one. The following table details RVCB’s CD service performance in the AA for the current review period.

<b>Community Development Services</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2023	0	115	62	40	<b>217</b>
2024	0	48	36	76	<b>160</b>
YTD 2025	0	24	0	7	<b>31</b>
<b>Total</b>	<b>0</b>	<b>187</b>	<b>98</b>	<b>123</b>	<b>408</b>
<i>Source: Bank Data</i>					

Below are notable examples of CD services in the Sacramento AA:

- Two employees served on the Board of a non-profit that provides after-school and summer childcare services to the LMI population of the AA throughout the review period.
- Throughout the review period, a bank manager served on an economic development commission to enhance a municipality in the AA. Responsibilities of the commission include economic development initiatives and small business assistance via the facilitation and creation of jobs in the city in both existing small businesses and new/start-up businesses. The commission also provides technical assistance to new and existing small businesses. The commission encourages doing business locally and also advises the local government on economic development matters.
- Throughout the review period, a bank manager served on the Board of a local chamber of commerce situated in a moderate-income CT of the AA in Placer County. The mission of the entity has been to support business opportunity and revitalization/stabilization efforts for the residents situated in this moderate-income CT of the municipality.

## **Nevada County non-MSA – Limited-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN NEVADA COUNTY**

RVCB has designated all of Nevada County, a non-MSA County, as its AA. RVCB operates one full-service office in this AA and has not opened or closed any offices in this AA since the previous evaluation. Refer to the overall Description of AAs section for description of geographic boundaries of the Nevada County AA. There have been no material changes to the AA during the current review period.

#### **Economic and Demographic Data**

The following table illustrates the Nevada County AA demographic characteristics:

Demographic Information of the Assessment Area						
Assessment Area: Nevada County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	26	3.8	0.0	30.8	65.4	0.0
Population by Geography	102,241	1.9	0.0	36.9	61.2	0.0
Housing Units by Geography	53,905	2.4	0.0	33.8	63.8	0.0
Owner-Occupied Units by Geography	30,605	0.8	0.0	34.0	65.2	0.0
Occupied Rental Units by Geography	10,312	9.4	0.0	47.1	43.6	0.0
Vacant Units by Geography	12,988	0.7	0.0	22.6	76.7	0.0
Businesses by Geography	14,150	2.1	0.0	34.5	63.3	0.0
Farms by Geography	766	1.3	0.0	40.3	58.4	0.0
Family Distribution by Income Level	26,377	14.8	14.2	18.6	52.4	0.0
Household Distribution by Income Level	40,917	18.3	13.8	15.4	52.5	0.0
Median Family Income Non-MSAs - CA		\$70,728	Median Housing Value			\$458,680
			Median Gross Rent			\$1,319
			Families Below Poverty Level			5.1%

Source: 2020 U.S. Census and 2024 D&B Data  
Due to rounding, totals may not equal 100.0%  
(\*) The NA category consists of geographies that have not been assigned an income classification.

**Truckee-Grass Valley Micropolitan Area (Nevada County)**

According to online DATAUSA in 2023, Truckee-Grass Valley, CA’s economy employs about 44,100 people. The largest industries are health care/social assistance, retail trade, and construction. The highest paying industries are utilities, finance/insurance, and information. From 2022 to 2023, employment declined by 2.1 percent. The median property value was in 2023 increased 7.7 percent from 2022 and is 2 times the national average.

**CONCLUSIONS ON PERFORMANCE CRITERIA IN NEVADA COUNTY**

**LENDING TEST**

The institution’s lending performance in the Nevada County AA is below the institution’s bank-wide AA lending performance; however, it does not change the overall rating.

**Geographic Distribution**

<b>Geographic Distribution of Small Business Loans</b>						
<b>Assessment Area: Nevada County</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	
<b>Low</b>						
2023	2.2	0	0.0	0	0.0	
2024	2.1	0	0.0	0	0.0	
<b>Moderate</b>						
2023	0.0	0	0.0	0	0.0	
2024	0.0	0	0.0	0	0.0	
<b>Middle</b>						
2023	34.7	11	61.1	2,484	60.8	
2024	34.5	8	53.3	1,548	50.1	
<b>Upper</b>						
2023	63.1	7	38.9	1,601	39.2	
2024	63.3	7	46.7	1,539	49.9	
<b>Not Available</b>						
2023	0.0	0	0.0	0	0.0	
2024	0.0	0	0.0	0	0.0	
<b>Totals</b>						
<b>2023</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>4,085</b>	<b>100.0</b>	
<b>2024</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>	<b>3,087</b>	<b>100.0</b>	
<i>Source: 2023 &amp; 2024 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>						

**Borrower Profile**

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Nevada County</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>					
2023	92.3	1	5.6	50	1.2
2024	92.5	3	20.0	559	18.1
<b>&gt;\$1,000,000</b>					
2023	2.7	16	88.9	3,665	89.7
2024	2.6	11	73.3	2,158	69.9
<b>Revenue Not Available</b>					
2023	5.0	1	5.6	370	9.1
2024	4.9	1	6.7	370	12.0
<b>Totals</b>					
<b>2023</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>4,085</b>	<b>100.0</b>
<b>2024</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>	<b>3,087</b>	<b>100.0</b>

*Source: 2023 & 2024 D&B Data; Bank Data  
Due to rounding, totals may not equal 100.0%*

**COMMUNITY DEVELOPMENT TEST**

The institution’s CD performance in the Nevada County AA is consistent with the CD performance in the institution’s bank-wide AA. RVCB’s lone branch within the AA is situated within the only low-income CT of the county, which boosts its CD service performance in the AA. Refer to the overall institution analysis for more information. The following table details the bank’s overall CRA activities within the AA.

<b>Activity</b>	<b>#</b>	<b>\$(000's)</b>
Small Business Loans	33	7,172
CD Loans	2	2,800
Investments (New)	0	0
Investments (Prior Period)	0	0
Donations	8	15
CD Services	65	0

*Source: Bank Data*

## APPENDICES

### INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

#### **Community Development Test**

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
  - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area** (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

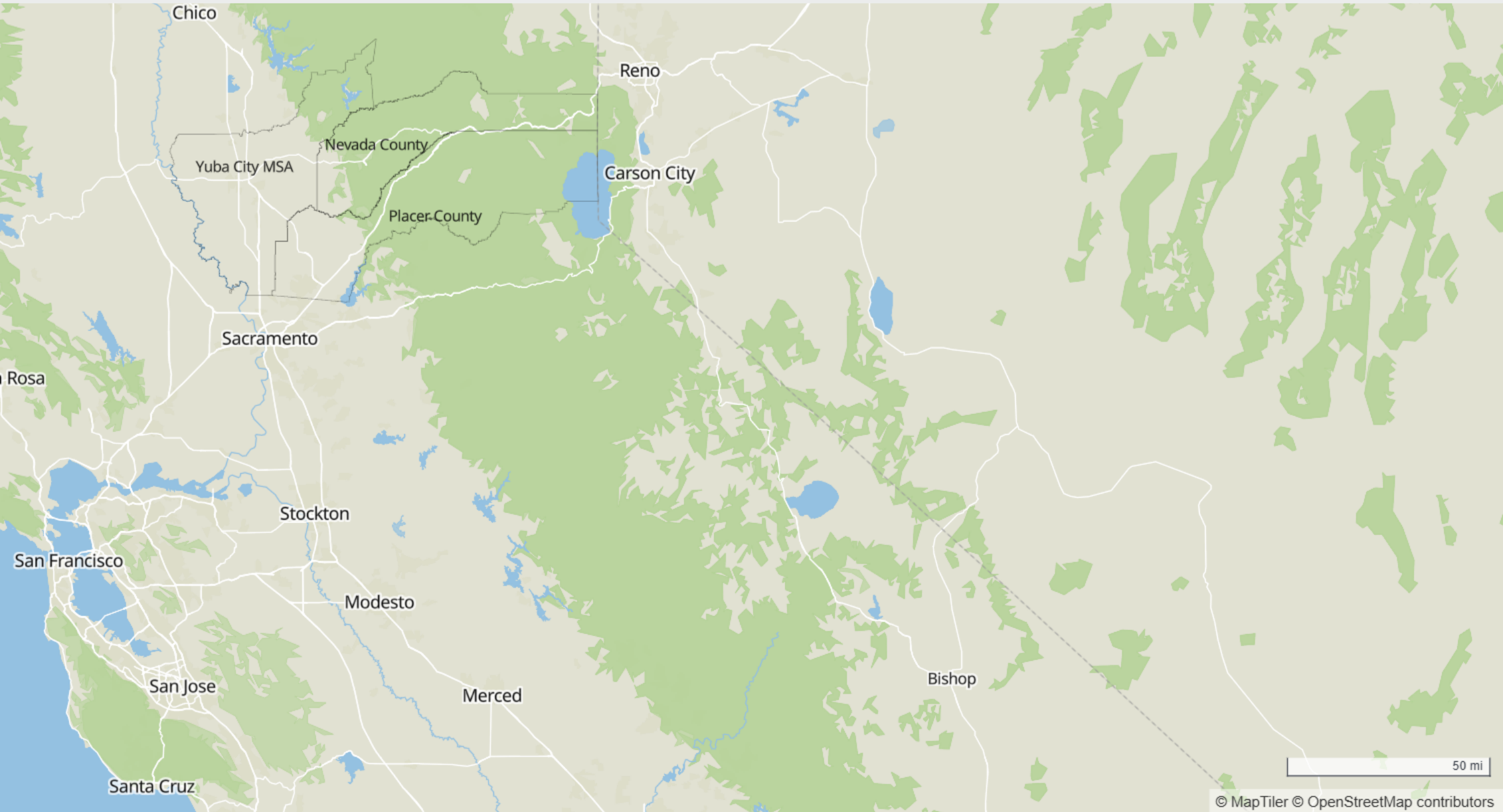
**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

# Assessment area



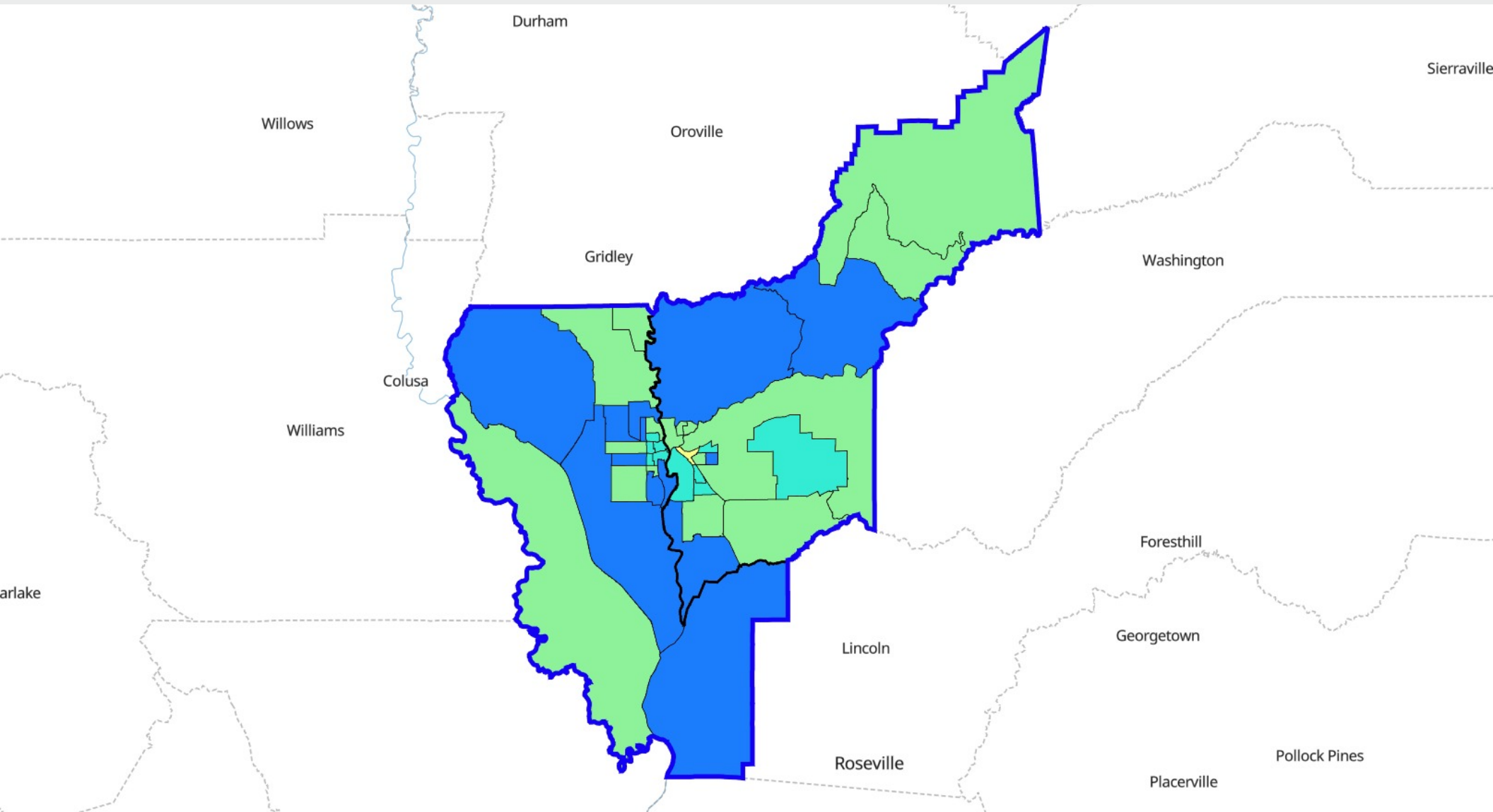
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# Assessment Areas

1. Yuba City MSA  
Msa Code(s): 49700  
Counties: SUTTER COUNTY, YUBA COUNTY

# Yuba City MSA



## Boundaries

- Tract Boundary
- County Boundary
- Yuba City MSA AA

## Tract Income Level

- Not Known
- Low
- Moderate
- Middle
- Upper

# Yuba City MSA

State Code	State	County Code	County	Tract Code	Tract Income Level	Tract Median Family Income %
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0506.04	Upper	124.32
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0509.00	Middle	91.85
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0504.02	Upper	152.4
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0507.01	Middle	87.15
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0505.04	Middle	111.13
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0501.02	Moderate	66.56
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0503.02	Moderate	66.79
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0511.00	Upper	136.07
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0506.01	Upper	164.11
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0503.01	Moderate	76.86
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0504.03	Upper	165.85
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0505.01	Middle	89.23
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0508.00	Upper	130.38
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0510.00	Upper	121.95
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0502.01	Moderate	66.14
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0501.01	Middle	98.88
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0502.02	Moderate	63.57
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0505.03	Upper	129.45
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0507.02	Middle	104
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0506.03	Upper	148.41
06	CALIFORNIA (CA)	101	SUTTER COUNTY	0504.01	Middle	95.77
06	CALIFORNIA (CA)	115	YUBA COUNTY	0403.01	Moderate	52.33
06	CALIFORNIA (CA)	115	YUBA COUNTY	0411.01	Middle	93.73
06	CALIFORNIA (CA)	115	YUBA COUNTY	0401.00	Middle	80.43

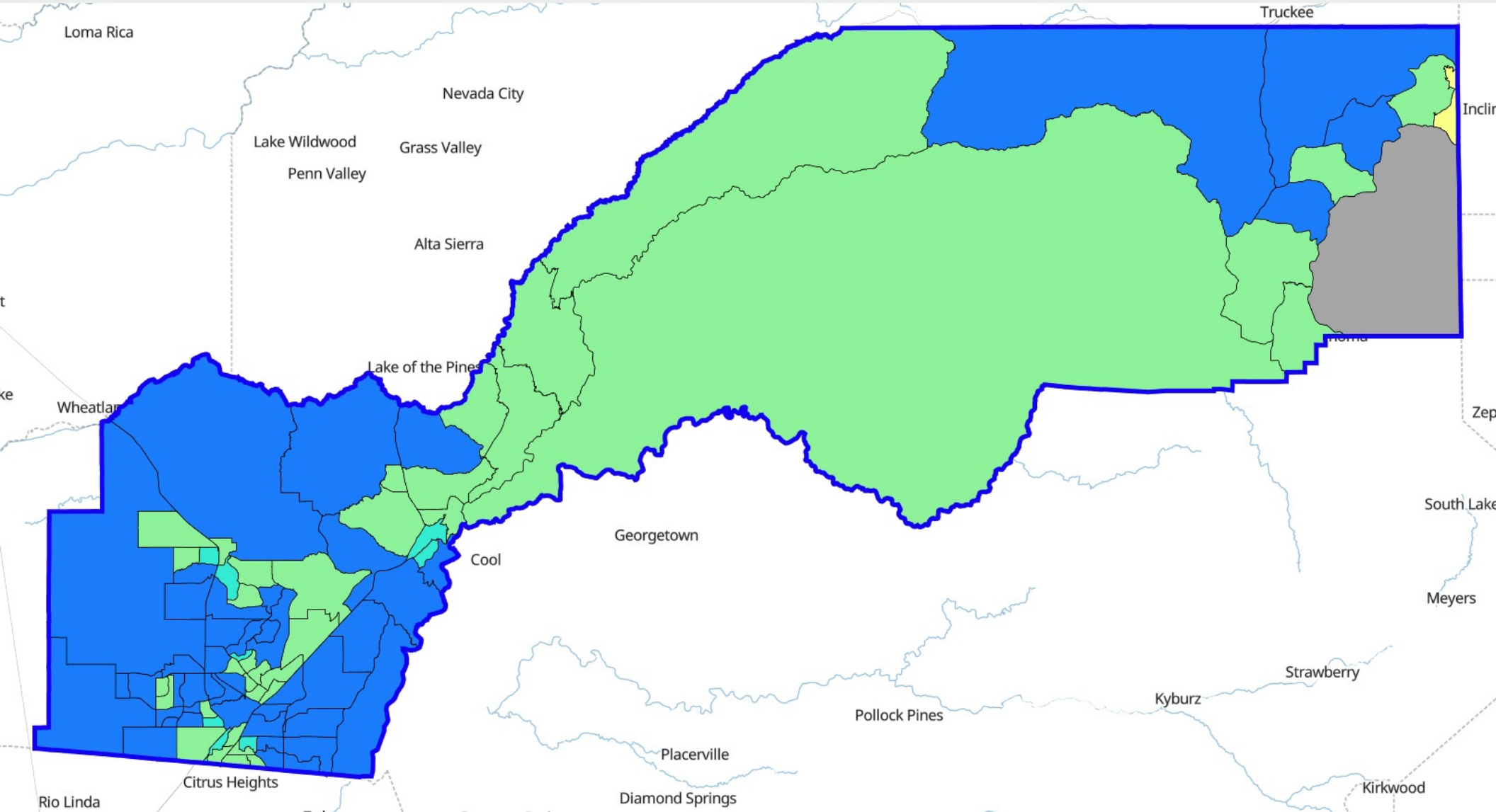
# Yuba City MSA

State Code	State	County Code	County	Tract Code	Tract Income Level	Tract Median Family Income %
06	CALIFORNIA (CA)	115	YUBA COUNTY	0406.00	Moderate	76.41
06	CALIFORNIA (CA)	115	YUBA COUNTY	0402.01	Middle	84.52
06	CALIFORNIA (CA)	115	YUBA COUNTY	0409.01	Middle	113.8
06	CALIFORNIA (CA)	115	YUBA COUNTY	0410.02	Upper	152.06
06	CALIFORNIA (CA)	115	YUBA COUNTY	0402.02	Middle	94.18
06	CALIFORNIA (CA)	115	YUBA COUNTY	0411.02	Middle	111.37
06	CALIFORNIA (CA)	115	YUBA COUNTY	0408.00	Middle	109.22
06	CALIFORNIA (CA)	115	YUBA COUNTY	0404.00	Moderate	61.51
06	CALIFORNIA (CA)	115	YUBA COUNTY	0405.00	Moderate	64.26
06	CALIFORNIA (CA)	115	YUBA COUNTY	0403.02	Low	34.47
06	CALIFORNIA (CA)	115	YUBA COUNTY	0403.04	Middle	109.98
06	CALIFORNIA (CA)	115	YUBA COUNTY	0407.01	Upper	149.36
06	CALIFORNIA (CA)	115	YUBA COUNTY	0403.05	Upper	121.62
06	CALIFORNIA (CA)	115	YUBA COUNTY	0407.02	Middle	116.64
06	CALIFORNIA (CA)	115	YUBA COUNTY	0410.01	Upper	121.06
06	CALIFORNIA (CA)	115	YUBA COUNTY	0409.02	Moderate	76.09

# Assessment Areas

1. Placer County  
Msa Code(s): 40900  
Counties: PLACER COUNTY

# Placer County



### Boundaries

- Tract Boundary
- County Boundary
- Placer County AA

### Tract Income Level

- Not Known
- Low
- Moderate
- Middle
- Upper

# Placer County

State Code	State	County Code	County	Tract Code	Tract Income Level	Tract Median Family Income %
06	CALIFORNIA (CA)	061	PLACER COUNTY	0218.01	Upper	123.61
06	CALIFORNIA (CA)	061	PLACER COUNTY	0215.01	Middle	101.93
06	CALIFORNIA (CA)	061	PLACER COUNTY	0216.04	Upper	131.62
06	CALIFORNIA (CA)	061	PLACER COUNTY	0223.00	Middle	113.79
06	CALIFORNIA (CA)	061	PLACER COUNTY	0201.07	Low	46.17
06	CALIFORNIA (CA)	061	PLACER COUNTY	0210.03	Upper	130.22
06	CALIFORNIA (CA)	061	PLACER COUNTY	0219.02	Middle	103.06
06	CALIFORNIA (CA)	061	PLACER COUNTY	0220.02	Middle	103.99
06	CALIFORNIA (CA)	061	PLACER COUNTY	0220.14	Upper	135.55
06	CALIFORNIA (CA)	061	PLACER COUNTY	0203.00	Moderate	60.3
06	CALIFORNIA (CA)	061	PLACER COUNTY	0201.04	Middle	106.12
06	CALIFORNIA (CA)	061	PLACER COUNTY	0201.06	Middle	89.91
06	CALIFORNIA (CA)	061	PLACER COUNTY	0202.00	Middle	93.46
06	CALIFORNIA (CA)	061	PLACER COUNTY	0201.05	Upper	129.45
06	CALIFORNIA (CA)	061	PLACER COUNTY	0206.01	Upper	166.62
06	CALIFORNIA (CA)	061	PLACER COUNTY	0204.02	Upper	129.19
06	CALIFORNIA (CA)	061	PLACER COUNTY	0204.01	Moderate	75.54
06	CALIFORNIA (CA)	061	PLACER COUNTY	0205.01	Upper	127.99
06	CALIFORNIA (CA)	061	PLACER COUNTY	0206.05	Upper	209.65
06	CALIFORNIA (CA)	061	PLACER COUNTY	0205.02	Upper	159.37
06	CALIFORNIA (CA)	061	PLACER COUNTY	0206.04	Upper	176.3
06	CALIFORNIA (CA)	061	PLACER COUNTY	0206.06	Upper	276.24
06	CALIFORNIA (CA)	061	PLACER COUNTY	0206.07	Upper	235.05
06	CALIFORNIA (CA)	061	PLACER COUNTY	0206.08	Upper	195.29

# Placer County

State Code	State	County Code	County	Tract Code	Tract Income Level	Tract Median Family Income %
06	CALIFORNIA (CA)	061	PLACER COUNTY	0207.12	Moderate	63.99
06	CALIFORNIA (CA)	061	PLACER COUNTY	0207.11	Upper	135.65
06	CALIFORNIA (CA)	061	PLACER COUNTY	0207.14	Middle	101.85
06	CALIFORNIA (CA)	061	PLACER COUNTY	0207.15	Middle	99.39
06	CALIFORNIA (CA)	061	PLACER COUNTY	0207.17	Upper	168.58
06	CALIFORNIA (CA)	061	PLACER COUNTY	0207.10	Upper	131.62
06	CALIFORNIA (CA)	061	PLACER COUNTY	0207.13	Middle	89.44
06	CALIFORNIA (CA)	061	PLACER COUNTY	0208.05	Middle	102.98
06	CALIFORNIA (CA)	061	PLACER COUNTY	0208.06	Middle	112.37
06	CALIFORNIA (CA)	061	PLACER COUNTY	0210.44	Upper	154.13
06	CALIFORNIA (CA)	061	PLACER COUNTY	0210.38	Upper	129.09
06	CALIFORNIA (CA)	061	PLACER COUNTY	0210.34	Upper	137.85
06	CALIFORNIA (CA)	061	PLACER COUNTY	0210.37	Upper	122.5
06	CALIFORNIA (CA)	061	PLACER COUNTY	0210.43	Upper	156.73
06	CALIFORNIA (CA)	061	PLACER COUNTY	0210.48	Upper	173.87
06	CALIFORNIA (CA)	061	PLACER COUNTY	0210.46	Middle	83.47
06	CALIFORNIA (CA)	061	PLACER COUNTY	0209.01	Moderate	60.18
06	CALIFORNIA (CA)	061	PLACER COUNTY	0209.08	Middle	84.99
06	CALIFORNIA (CA)	061	PLACER COUNTY	0210.39	Middle	105.19
06	CALIFORNIA (CA)	061	PLACER COUNTY	0210.45	Moderate	71.34
06	CALIFORNIA (CA)	061	PLACER COUNTY	0210.40	Middle	106.38
06	CALIFORNIA (CA)	061	PLACER COUNTY	0210.47	Upper	134.74
06	CALIFORNIA (CA)	061	PLACER COUNTY	0211.06	Middle	115.83
06	CALIFORNIA (CA)	061	PLACER COUNTY	0211.09	Upper	160.93

# Placer County

State Code	State	County Code	County	Tract Code	Tract Income Level	Tract Median Family Income %
06	CALIFORNIA (CA)	061	PLACER COUNTY	0211.03	Middle	98.79
06	CALIFORNIA (CA)	061	PLACER COUNTY	0211.08	Middle	98.06
06	CALIFORNIA (CA)	061	PLACER COUNTY	0211.29	Middle	86.03
06	CALIFORNIA (CA)	061	PLACER COUNTY	0211.22	Upper	144.66
06	CALIFORNIA (CA)	061	PLACER COUNTY	0211.30	Moderate	79.12
06	CALIFORNIA (CA)	061	PLACER COUNTY	0211.31	Middle	115.52
06	CALIFORNIA (CA)	061	PLACER COUNTY	0211.23	Upper	144.93
06	CALIFORNIA (CA)	061	PLACER COUNTY	0211.28	Middle	114.29
06	CALIFORNIA (CA)	061	PLACER COUNTY	0212.03	Middle	117.74
06	CALIFORNIA (CA)	061	PLACER COUNTY	0212.04	Middle	118.78
06	CALIFORNIA (CA)	061	PLACER COUNTY	0213.23	Upper	165.4
06	CALIFORNIA (CA)	061	PLACER COUNTY	0213.24	Upper	174.3
06	CALIFORNIA (CA)	061	PLACER COUNTY	0213.04	Upper	120.33
06	CALIFORNIA (CA)	061	PLACER COUNTY	0213.25	Upper	148.56
06	CALIFORNIA (CA)	061	PLACER COUNTY	0213.26	Upper	169.46
06	CALIFORNIA (CA)	061	PLACER COUNTY	0213.27	Upper	136.04
06	CALIFORNIA (CA)	061	PLACER COUNTY	0213.28	Upper	170.45
06	CALIFORNIA (CA)	061	PLACER COUNTY	0214.01	Middle	87.79
06	CALIFORNIA (CA)	061	PLACER COUNTY	0214.03	Moderate	74.54
06	CALIFORNIA (CA)	061	PLACER COUNTY	0218.02	Middle	92.07
06	CALIFORNIA (CA)	061	PLACER COUNTY	0215.02	Middle	101.98
06	CALIFORNIA (CA)	061	PLACER COUNTY	0216.03	Middle	98.94
06	CALIFORNIA (CA)	061	PLACER COUNTY	0219.01	Middle	108.28
06	CALIFORNIA (CA)	061	PLACER COUNTY	0220.13	Middle	101.74

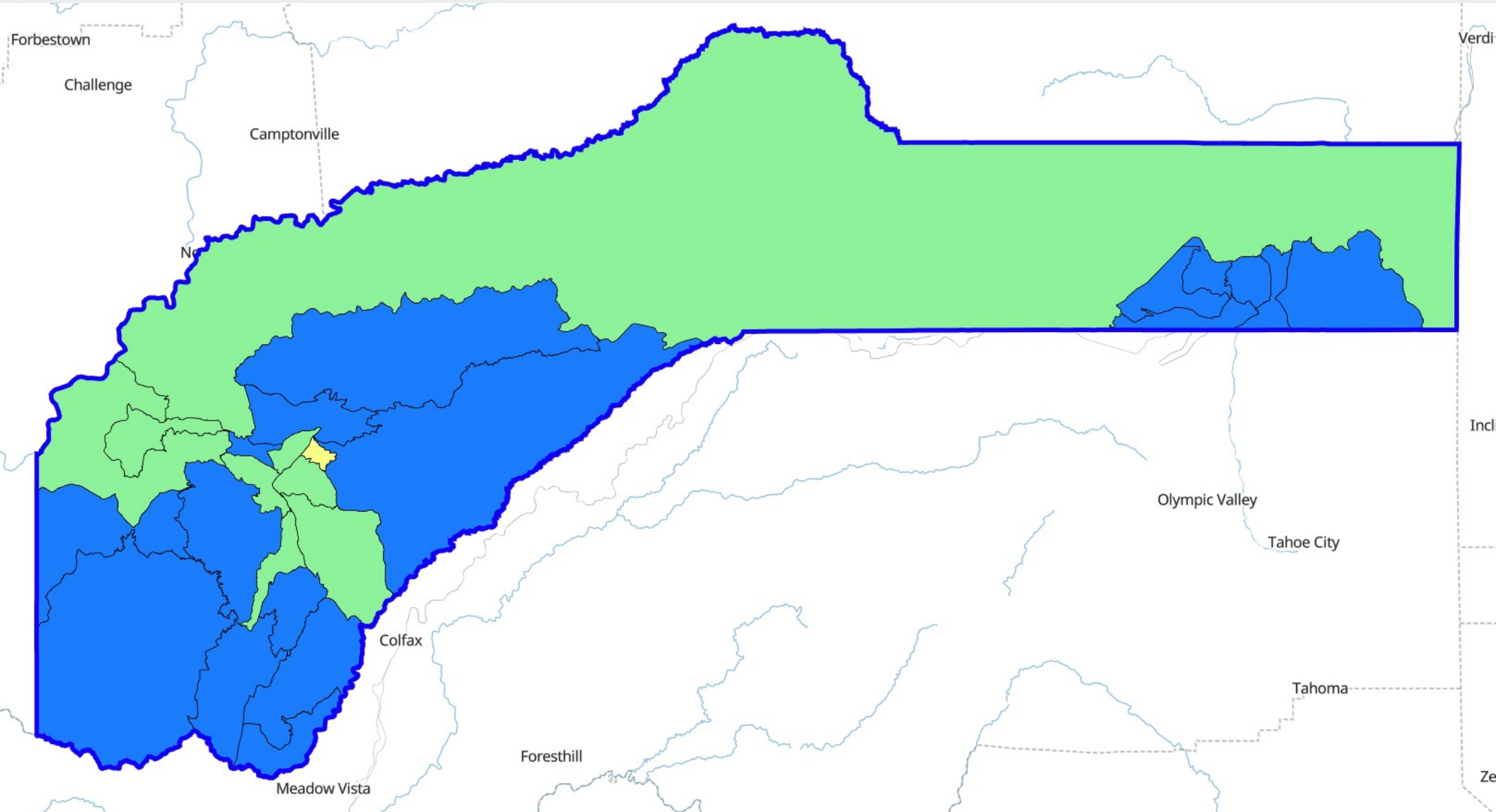
# Placer County

State Code	State	County Code	County	Tract Code	Tract Income Level	Tract Median Family Income %
06	CALIFORNIA (CA)	061	PLACER COUNTY	0220.11	Upper	162.52
06	CALIFORNIA (CA)	061	PLACER COUNTY	0221.00	Middle	114.08
06	CALIFORNIA (CA)	061	PLACER COUNTY	0222.00	Upper	124.23
06	CALIFORNIA (CA)	061	PLACER COUNTY	0224.00	Upper	191.49
06	CALIFORNIA (CA)	061	PLACER COUNTY	0226.00	Upper	127.28
06	CALIFORNIA (CA)	061	PLACER COUNTY	0225.00	Upper	211.95
06	CALIFORNIA (CA)	061	PLACER COUNTY	0229.00	Middle	112.39
06	CALIFORNIA (CA)	061	PLACER COUNTY	0228.00	Upper	132.78
06	CALIFORNIA (CA)	061	PLACER COUNTY	0232.00	Upper	140.31
06	CALIFORNIA (CA)	061	PLACER COUNTY	0230.00	Upper	167.55
06	CALIFORNIA (CA)	061	PLACER COUNTY	0231.00	Upper	153.31
06	CALIFORNIA (CA)	061	PLACER COUNTY	0233.00	Upper	157.27
06	CALIFORNIA (CA)	061	PLACER COUNTY	0234.00	Middle	117.4
06	CALIFORNIA (CA)	061	PLACER COUNTY	9900.00	Not Known	0
06	CALIFORNIA (CA)	061	PLACER COUNTY	0235.01	Upper	209.02
06	CALIFORNIA (CA)	061	PLACER COUNTY	0235.02	Upper	161.33
06	CALIFORNIA (CA)	061	PLACER COUNTY	0236.00	Middle	97.88
06	CALIFORNIA (CA)	061	PLACER COUNTY	0237.00	Moderate	77.25
06	CALIFORNIA (CA)	061	PLACER COUNTY	0238.00	Middle	81.84
06	CALIFORNIA (CA)	061	PLACER COUNTY	0239.00	Middle	118.87

# Assessment Areas

1. Nevada County  
Msa Code(s): 99999  
Counties: NEVADA COUNTY

# Nevada County



### Boundaries

- Tract Boundary
- County Boundary
- Nevada County AA

### Tract Income Level

- Not Known
- Low
- Moderate
- Middle
- Upper

# Nevada County

State Code	State	County Code	County	Tract Code	Tract Income Level	Tract Median Family Income %
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0002.00	Upper	173.85
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0003.00	Upper	141.05
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0005.04	Middle	90.67
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0009.00	Middle	116.46
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0012.05	Upper	169.19
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0006.01	Low	43.42
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0001.02	Upper	137.5
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0001.04	Middle	92.85
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0012.09	Upper	146.22
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0001.07	Upper	155.82
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0007.01	Upper	126.9
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0005.03	Upper	218.55
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0012.10	Upper	287.72
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0004.04	Middle	96.44
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0001.06	Upper	126.96
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0012.07	Upper	120.36
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0005.02	Middle	86.02
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0008.02	Upper	123.27
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0004.03	Upper	162.96
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0008.01	Upper	129.86
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0001.05	Upper	136.16
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0007.02	Middle	111.8
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0012.08	Upper	165.19
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0006.02	Middle	85.7

# Nevada County

State Code	State	County Code	County	Tract Code	Tract Income Level	Tract Median Family Income %
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0004.01	Middle	115.79
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0012.11	Upper	203.24
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0005.04	Middle	90.67
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0006.02	Middle	85.7
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0012.08	Upper	165.19
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0001.06	Upper	126.96
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0012.11	Upper	203.24
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0012.10	Upper	287.72
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0009.00	Middle	116.46
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0004.04	Middle	96.44
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0012.09	Upper	146.22
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0001.02	Upper	137.5
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0003.00	Upper	141.05
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0007.02	Middle	111.8
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0001.04	Middle	92.85
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0004.03	Upper	162.96
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0012.07	Upper	120.36
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0005.03	Upper	218.55
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0001.07	Upper	155.82
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0006.01	Low	43.42
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0004.01	Middle	115.79
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0007.01	Upper	126.9
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0012.05	Upper	169.19
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0008.02	Upper	123.27

# Nevada County

State Code	State	County Code	County	Tract Code	Tract Income Level	Tract Median Family Income %
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0001.05	Upper	136.16
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0005.02	Middle	86.02
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0002.00	Upper	173.85
06	CALIFORNIA (CA)	057	NEVADA COUNTY	0008.01	Upper	129.86

**River Valley Community Bank Branch Locations**

<b><i>Yuba City Branch (Main Office)</i></b>  1629 Colusa Ave Yuba City, CA 95993 Ph: 530-755-0418	<b><i>Grass Valley Branch</i></b>  580 Brunswick Rd. Grass Valley, CA 95945 Ph: 530-798-2690	<b><i>Auburn Branch</i></b>  905 Lincoln Way Auburn, CA 95603 Ph: 530-537-2850	<b><i>Marysville Branch</i></b>  904 B Street Marysville, CA 95901 Ph: 530-645-5050	<b><i>Roseville Branch</i></b>  2901 Douglas Blvd Suite 140 Roseville, CA 95661 Ph: 916-964-7822
<b>Geographies</b>				
<b><i>Yuba City Branch</i></b> MSA/MD Code: 49700 State Code: 06 County Code: 101 Tract Code: 506.01	<b><i>Grass Valley Branch</i></b> MSA/MD Code: N/A State Code: 06 County Code: 057 Tract Code: 0006.01	<b><i>Auburn Branch</i></b> MSA/MD Code: 40900 State Code: 06 County Code: 061 Tract Code: 0204.01	<b><i>Marysville Branch</i></b> MSA/MD Code: 49700 State Code: 06 County Code: 115 Tract Code: 0401.00	<b><i>Roseville Branch</i></b> MSA/MD Code: 40900 State Code: 06 County Code: 061 Tract Code: 0207.17

<p><b>Hours of Operation</b> (All Branches)</p> <p><i>Monday-Friday: 9am-5pm</i></p>
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**Branch Locations Opened or Closed**

**Locations Opened:**

*Roseville Branch September 2025*

**Locations Closed:**

*None*



## Products and Services

### Personal Products

- Checking
- Savings
- Health Savings Accounts
- Money Market
- Certificates of Deposit
- IRA
- Consumer Loans
  - Overdraft Protection Lines of Credit
  - Vehicle
  - Recreational Vehicle
  - Boat
  - CD or Savings Secured
  - Home Equity Lines of Credit
- Online Banking
- Online BillPay
- Mobile Banking
- Mobile Deposit

### Business Products

- Checking
- Savings
- Money Market
- Certificates of Deposit
- Positive Pay
- Agricultural Loans
- Farmer Mac Loans
- Business Loans

- SBA 504 Loans
- Real Estate Loans
- Overdraft Protection Lines of Credit
- Business eBanking
- ACH
- RDC
- Merchant Services

### Other Products and Services

- Official Checks
- ATMs
- Wire Transfers (Incoming/Outgoing)
- Safe Deposit
- Debit Cards
- Credit Cards
- Gift & Travel Cards
- Sweep Accounts
- Foreign Currency Purchase

**FEE SCHEDULE**  
**Effective 10/15/2025**



**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

An overdraft fee of \$25.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account Balancing & Research per hr.	\$30.00
ACH Origination- File Reversal Fee	\$20.00
ACH Origination- Installation & Training	\$100.00
ACH Origination- Late File Processing Fee	\$25.00
ACH Origination- Monthly Maintenance Fee	\$50.00
ATM Out of Network Fee per withdrawal (5 free withdrawals per statement cycle)	\$2.00
Bill Pay Expedited Payment	\$10.00
Bill Pay Returned Item	\$32.00
Business Account Analysis ACH Credit	\$1.00
Business Account Analysis ACH Debit	\$0.08
Business Account Analysis Checking Monthly Maintenance Fee. Account is subject to additional per-item & per-transaction fees	\$10.00
Business Account Analysis Checks (on-us per-item) Credit	\$0.06
Business Account Analysis Checks (transit per item) Credit	\$0.08
Business Account Analysis Checks Paid Debit	\$0.10
Business Account Analysis Deposits	\$1.00
Business Account Cash Deposit Fee per \$100 applies to Business Account Analysis Checking, Business Checking, and Business Interest Checking***	\$0.10
Business Account per Transaction Fee** applies to Business Checking & Business Interest Checking	\$0.25
Business Interest Checking Monthly Maintenance Fee Waived with \$2500 average monthly collected balance.	\$10.00
Business Money Market Monthly Maintenance Fee*. Fee waived with \$2500 average monthly collected balance or \$10,000 minimum monthly combined balance	\$15.00
Business Savings Maintenance Fee per Statement Cycle Waived with \$1000 minimum daily balance. Account is on a quarterly Statement Cycle.	\$10.00
Canadian Item Deposited (per item). Must be in US Dollars.	\$25.00
Check Collection- Foreign incoming or outgoing	\$45.00
Check Collection-Domestic incoming or outgoing	\$25.00
Check orders- Fee varies by style and quantity ordered.	
Copy of Items per item	\$2.00
Copy of Statement per statement	\$5.00
Counter checks/Starter checks (per check)	\$1.00
Dormant Account Fee per month	\$5.00
Early account closing (within 90 days of account opening)	\$25.00
Express Delivery Fee (New or Replacement Debit Card)	\$60.00
Foreign Currency (orders or exchange)	\$20.00
Health Savings Account Monthly Maintenance Fee*	\$5.00
Health Savings Account Set-up Fee	\$10.00
IRA Annual Fee	\$10.00
IRA Closure Fee	\$25.00
Legal Order Fee (levy/garnishment)	\$60.00
Mini statement (generated at ATM)	\$1.00
Night Drop Key Replacement	\$20.00
Official (Cashier) Checks	\$7.00
Overdraft Fee-per item (applies to overdrafts created by check or draft, in-person withdrawal, ATM withdrawal or other electronic means) paid	\$25.00
Overdraft Fees Daily Maximum	\$150.00
Personal Interest Checking Monthly Maintenance Fee*	\$10.00
Personal Money Market Monthly Maintenance Fee*	\$15.00

Initials



Personal Savings Maintenance Fee per Statement Cycle* Account is on a quarterly Statement Cycle.	\$4.00
Personal Savings Plus Maintenance Fee per Statement Cycle* Account is on a quarterly Statement Cycle.	\$10.00
PIN Reminder	\$5.00
Positive Pay: \$50.00 per month first two accounts; \$10.00 each additional account per month per ownership	
Remote Deposit Capture- Additional Company Monthly Maint. Fee per company	\$20.00
Remote Deposit Capture- Monthly Maintenance Fee without Machine	\$25.00
Remote Deposit Capture- Per Item fee	\$0.10
Remote Deposit Capture-Installation & Training	\$100.00
Remote Deposit Capture-Monthly Maintenance fee with Machine	\$40.00
Replacement Debit Card	\$10.00
Returned/Reprocessed Item Handling Fee per occurrence (deposited or cashed check returned unpaid)	\$10.00
Safe Deposit Key Deposit	\$20.00
Safe Deposit Late Payment Fee per month	\$5.00
Safe Deposit Lock Drilling	\$205.00
Safe Deposit Box Annual Rental Fees. <i>Size availability may vary by branch:</i> 3x5...\$40.00 3x10...\$60.00 5x10...\$80.00 10x10...\$110.00 <i>Discount options may apply, please see the branch for further details.</i>	
Safe Deposit Box Annual Rental Fees with Autopay. <i>Size availability may vary by branch:</i> 3x5.....\$35.00 3x10...\$55.00 5x10...\$75.00 10x10...\$105.00	
Stop Payment Order (6 Month Duration)	\$20.00
Telephone Transfer	\$5.00
Visa Gift Card	\$6.95
Visa Travel Money Card	\$9.95
Visa Travel Money Card Reload	\$2.00
Wire Transfer- Incoming Domestic	\$20.00
Wire Transfer- Incoming International	\$20.00
Wire Transfer- Outgoing Domestic	\$25.00
Wire Transfer- Outgoing International	\$35.00
Written Deposit Verification	\$10.00

**\*Maintenance fees waived if minimum balance requirements are met. See account disclosures for terms and conditions.**  
**Business and Personal Money Markets are subject to a limit of six (6) Preauthorized withdrawals or transfers per statement cycle. Preauthorized withdrawals (transfers by telephone, wire, electronic banking, overdraft protection and/or automatic payments) to another account or to third parties, checks, drafts or point-of-sale transfers to third parties are limited to a combined total of six withdrawals per statement cycle. Withdrawals and transfers to like accounts made inside the branch do not count towards the limit. If you exceed the limit of six pre-authorized withdrawals per statement cycle more than three (3) times within a 12-month period, we may convert your account to an interest bearing checking or non-interest bearing checking account.**

\*\*Transactions include checks paid, deposits, ACH debits, ACH credits, ATM withdrawals, and debit card transactions. Business Checking accounts include 150 transactions per month at no charge. Business Interest Checking accounts include 250 transactions per month at no charge.

\*\*\*Cash Deposits up to \$10,000 per statement cycle are included at no charge.

Initials



**River Valley Community Bank**  
*Loan to Deposit Ratio for Calendar Year 2025*

<b>March 31</b>	<b>59.95%</b>
<b>June 30</b>	<b>64.82%</b>
<b>September 30</b>	<b>59.81%</b>
<b>December 31</b>	<b>59.03%</b>