



CALIFORNIA CONSUMER PRIVACY ACT OF 2018 (CCPA) POLICY AND NOTICE

Under the California Consumer Privacy Act of 2018 ("CCPA"), American River Bank (the "Bank", "we", "us", our "our") is required to notify you of the personal information we collect and the use of your personal information before the collection of a consumer's personal information. This notice applies only to our clients and users ("consumers") which reside in the State of California. Your privacy is our top priority and we make every reasonable effort to protect the information that we hold about you.

Personal information is defined under the CCPA as information that identifies, relates to, or could reasonably be linked directly or indirectly with a particular California resident. The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act ("GLBA").

The CCPA requires that we:

- Inform you of the categories of information collected and your right to access that information;
- Provide you with the commercial purpose for the personal information that we collect;
- Inform you if your personal information is sold to third parties.

This information can be found in our Privacy Policy on our website at <https://www.americanriverbank.com/privacy-policy>

Information We Collect

We may collect personal information from you in a variety of situations, including, but not limited to our website, your mobile device, through email, in physical location, through the mail, and/ or over the telephone. The following information may be collected from consumers for account administration if you are a client or would like to become a client of American River Bank.

Category	Examples
Identifiers	Your real name, alias, postal address, unique personal identifier, Social Security number, driver's license number, or passport number
Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, education, employment, employment history, or other financial information.
Protected classification characteristics under California or federal law	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information)



Category	Examples
Biometric information	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, keystroke, gait, and/or other physical patterns.
Internet or other similar network activity	Browser history, search history, IP address, mobile device identifier, cookies, use of IT resources, and interaction with our website, app, and advertisements.
Geolocation data	Physical location or movements.
Professional or employment-related information	Salary/compensation, benefits, beneficiary designations, talent management, disciplinary action, employment contract(s), employment history, performance reviews, professional designations, personnel files, training, visa status, business expenses, use of company products, and pre-hire documents (such as job applications, resumes, background check information, drug test information, and candidate evaluations).
Financial Information	Credit reporting information which might include real estate owned, debts, credit card information, and legal issues (e.g., child support, alimony, wage garnishments and subpoenas).
Inferences drawn from other personal information	Profiles or responses reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

Some Personal Information included in this table may overlap with other categories.

Sources of Information Collected

- Directly from you, when establishing an account, deposit, loan, or any related services that we offer;
- Third party reports, such as a credit report, account reporting or identity verification services;
- Third party organizations or companies that provide data that support the Bank's products and services, such as fraud prevention, underwriting, business management and our everyday operations.

Personal information does not include:

- De-identified or aggregated consumer information;
- Public records or generally available sources, including those from federal, state, and local government entities, as well as the media;
- Information excluded from the scope of the CCPA:
 - » Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA);
 - » Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

Use of Personal Information

In the past 12 months, we have used personal information to operate, manage, and maintain our business, to provide products and services, and to accomplish our business purposes, and objectives, including:

- To verify your identity;
- To approve or decline deposit account services or applications for credit;
- To provide service for the products and services that you have with us;
- To analyze and mitigate risks posed to the Bank from consultants and auditors;
- To provide marketing and/or advertisements to you for our products and services you may be interested in;
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity;
- To comply with all applicable federal and state laws, rules, and regulations.

Sale of Personal Information

American River Bank does not sell your personal information.

Rights under the CCPA

If you are a California resident, you have the right to:

1. Request that we disclose to you, free of charge, the following information for the preceding 12 months:
 - a. The categories of personal information about you that we collected;
 - b. The categories of sources from which the personal information that we collected;
 - c. The purpose for collecting the personal information about you;
 - d. The specific pieces of personal information that we collected about you.
2. Request that we delete personal information that we have collected from you, unless the CCPA recognizes an exception; and
3. Be free from unlawful discrimination for exercising your right under the CCPA.

We will acknowledge your request within 10 calendar days and respond to your request within 45 days, as required under the CCPA.

If you submit a request on behalf of another person, we may require proof of your authorization to make the request, directly from the person for whom you are making the request.

In some instances we may not be able to honor your request. For example, we will not honor your request if we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we will not honor your request where an exception applies, such as where the disclosure of your personal information would adversely affect the rights and freedoms of another consumer or where the personal information that we maintain about you is not subject to the CCPA.

We will advise you in our response if we are unable to honor your request. We will not provide social security numbers, driver's license numbers or government issued identification numbers, financial account numbers, health care or medical identification numbers, account passwords or security questions and answers, or any specific pieces of information if the disclosure presents the possibility of unauthorized access that could result in identity theft or fraud or unreasonable risk to data or systems and network security.

How to Exercise Your Rights

You may submit a request by:

1. Calling (800) 544-0545
2. Writing to us at:

American River Bank
Attn: CCPA Compliance
PO Box 276300
Sacramento, CA 95827

Changes to our Privacy Notice

American River Bank reserves the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on our website and update the notice's revision date.