VISA Platinum *Advantage* Credit Card
Rate and Fees Disclosure Table

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**11.65%** Fixed.
APR for Balance Transfers	**6.99%** Introductory APR for 6 months. After that, the standard APR will be **9.74%** Fixed. Any outstanding balance on Balance Transfers at the introductory APR at the end of the 12th business cycle will revert to the standard APR of **9.74%** Fixed.
APR for Cash Advances	**9.74%** Fixed.
Penalty APR and When it Applies	**9.74%** Fixed The Penalty APR may be applied to your introductory APR if your payment is more than **30** days past the Payment Due Date or if your payment is returned for non-sufficient funds.
Paying Interest	Your due date is at least **25** days after the close of each billing cycle. We will not charge you any interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$0**
Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	**$25**
Transaction Fees • Balance Transfers • Cash Advance • Foreign Transactions • Phone Payment Fee • Special Handling	 **2%** of the amount of each Balance Transfer (minimum fee: **$2** maximum fee **$100)** **2%** of the amount of each cash advance (minimum fee: **$2** maximum fee: **$100**) **$0** Payment by Phone fee up to **$10** if you speak to a live representative Pass Thru Up to **$25**
Penalty Fees Late Payment Over-the-Credit Limit	 Your account will be subject to a late fee up to **$15** if your minimum payment is not made within **15** days after the date the payment is due. **$0**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new Purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

VISA PLATINUM *ADVANTAGE* CARD AGREEMENT

1. Agreement. This agreement governs the possession and use of credit cards ("card") issued by **Central Valley Community Bank** ("Issuer"). Each person who applies for a credit card and in whose name the card is issued ("Holder") consents and agrees to the terms contained on the credit cards, sales drafts, credit adjustment memos and Cash Advance drafts, signed by or given to Holder or any authorized user of Holder's cards. When credit cards are issued upon the application of two or more persons, all such persons shall be jointly and severally liable as Holders. The provisions of this agreement, as amended from time to time, govern Holder's obligations, notwithstanding any additional or different terms contained in sales drafts, credit adjustment memos, Cash Advance drafts or other forms signed by or given to Holder or any user of Holder 's cards to evidence a credit card transaction. Holder authorizes an investigation of Holder's credit standing prior to the issuance of a credit card to Holder and at any time thereafter and authorizes disclosure of information to third parties relating to Holder's credit standing. This agreement applies to all credit cards issued to Holder or to others on Holder's authorization and to any user of Holder's cards.

2. Annual Membership Fees. As a condition of participation in the issuer's credit plan and the issuance of a card, Holder agrees that there is a **$25** annual membership fee for **VISA Platinum *Advantage consumer*** accounts. The annual fee entitles the Holder to two VISA cards. Holder agrees to pay a fee for each additional card requested.

3. Use of Card. Credit for Purchases from a merchant or a Cash Advance from a participating financial institution may be obtained by Holder or an authorized user of Holder's card by presenting one of Holder's cards to the merchant or participating financial institution and, if requested, by providing the proper identifying information and signing the appropriate drafts. Failure to sign a draft does not relieve the Holder of liability for Purchases made or cash received. The use of this card for illegal transactions is prohibited. The card may also be used to obtain Cash Advances from certain automated equipment provided it is used with Holder's correct Personal Identification Number ("PIN") issued to Holder. Holder may make only two Cash Advance withdrawals totaling not more than **$505** per transaction. No more than **$1,010** each day from compatible ATM terminals. Terminals or terminal operators may have other limits on the amounts or frequency of cash withdrawals. Cash Advances may also be made at any Central Valley Community Bank branch location up **$5,000** per day based on your available credit limit; cash advance fees apply.

4. Lost or Stolen Card. If you notice the loss or theft of your credit card and PINS or a possible unauthorized use of your card, you should contact us immediately by calling **(866) 604-0381**. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed **$50** or in some cases your liability may be **$0.**

5. Credit Line. Holder will from time to time be informed of the amount of the approved credit line established for Holder, and Holder covenants not to make credit Purchases or borrowings in excess of that amount. Failure to comply may result in card restriction. Holder is liable for all Purchases and borrowings made with Holder's cards by Holder or by anyone authorized to use Holder's cards.

6. Payment. Holder will be furnished a monthly statement for each billing period at the end of which there is an undisputed debit or credit balance of **$1** or more. Holder shall pay within **25 days** after each statement Closing Date either (a) the full amount billed ("New Balance") or, at Holder's option, (b) a minimum Payment which is **4% or $25** of the New Balance, whichever is greater. Payments may be mailed to **VISA, P.O. BOX 30097, TAMPA, FL 33630-3097** or made in person, at any **Central Valley Community Bank office. Payments received after 5:00 p.m. on any processing day or at any time on any non-processing day will be considered as payments made on the following processing day**. Payments made by Holder will be applied first to payment of Cash Balances paid before Purchase Balances in the order of their entry to the account, second to finance charges and fees, if any, in the order of their entry to the account, third to previously billed Cash Advances or Balance Transfers, Purchases, and other similar charges in the order of their entry to the account and then to current Cash Advances or Balance Transfers, Purchases and other similar charges in the order of their entry to the account. Payments in excess of the minimum payment will be applied to the balance with the highest annual percentage rate and any remaining portion to the other balances in descending order based on the applicable annual percentage rate.

7. Interest Charges. Holder shall pay Interest Charges as shown on Holder's monthly statements, for each billing period in which there is a Cash Advance, Balance Transfer or the Previous Balance is not paid in full prior to the Closing Date of the billing statement. A Balance Transfer fee will be charged on each Balance Transfer of **2%** of each Balance Transfer. A Cash Advance fee will be charged on each Cash Advance in the amount of **2%** of each Cash Advance. The minimum Balance transfer fee is **$2** and the maximum Balance Transfer fee is **$100**. The minimum Cash Advance fee is **$2** and the maximum Cash Advance fee is **$100**. We figure the Interest Charges on your account by applying the monthly Periodic Rate to the entire "Balance Subject to Interest Rate." The additional charge for Balance Transfers and Cash Advances shall not apply to any Balance Transfers and Cash Advance obtained under a separate credit agreement with Holder and written in connection with this agreement. The "Balance Subject to Interest Rate" is the "average daily balance," of the account (including current transaction). To get the "average daily balance," we take the beginning balance of the account each day, add any new Purchases, Cash Advances or Balance Transfers, credit Purchases and other charges, and subtract any payments, credits, non-accruing fees, and unpaid Interest Charges. This gives us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "AVERAGE DAILY BALANCE." Interest Charges for credit Purchases begin on the date the Purchase is posted to the account unless the Previous Balance shown on the statement is paid in full prior to the Closing Date of the statement. Credit Purchases made during the statement period and the Previous Balance will be excluded from the calculation of the "average

daily balance" if the Previous Balance shown on the front of the statement was paid in full prior to the Closing Date of the statement. The Interest Charges for Cash Advances and Balance Transfers begin on the transaction date. Holder may avoid additional Interest Charges on an account by paying in full the New Balance shown on the monthly statement within **25 days** after the Closing Date for that statement.

8. Interest Rate. The Interest Rate on this account will be fixed with a periodic rate of **.971%** on retail Purchases which corresponds to the **ANNUAL PERCENTAGE RATE** OF **11.65%** to "your average balance" and .**812%** on Balance Transfers or Cash Advances which corresponds to the **ANNUAL PERCENTAGE RATE** OF **9.74%** to "your average balance." Your introductory interest rate for Balance Transfers for the 1st 6 months is equal to **.583%** which corresponds to the **ANNUAL PERCENTAGE RATE** OF **6.99%** to "your average balance". Any outstanding balance at the end of the Balance Transfer introductory period will revert to standard pricing at the end of the 12th billing cycle. There is no introductory rate for Purchases or Cash Advances Federal law requires us to notify you at least **45 days** in advance of any rate change we make to your account.

9. Late Fees. Your account will be subject to a late fee up to **$15** if your minimum payment is not made within **15** days after the date the payment is due.

10. Payment by Phone. If you decided to make your payment by phone, you may be charged a 'Payment by Phone' fee up to **$10** if you speak to a live representative.

11. Security Interest. All credit advanced to Holder for credit Purchases or Balance Transfers/Cash Advances constitutes loans made by Issuer to Holder in the state of **California**. Issuer disclaims as security for loans made to Holder under this agreement any security interest it may at any time have in household goods or real property. Except as disclaimed above, loans made to Holder after the effective date of this agreement may be secured by collateral given by any Holder to secure other loans from Issuer.

12. Insurance. If the Holder is eligible and elects to participate in the group credit life, disability and loss of income insurance program by signing the appropriate enrollment forms, insurance charges will be posted to Holder's account each statement period at the rate disclosed in the enrollment form based upon the New Balance on the account (including accrued Interest Charges) for each statement period. **CREDIT LIFE, DISABILITY AND LOSS OF INCOME INSURANCE IS VOLUNTARY AND IS NOT REQUIRED AS A CONDITION TO HOLDER'S PARTICIPATION IN THIS CREDIT PLAN.**

13. Foreign Transactions. Foreign transaction fees are not currently passed on to the Holder at this time; however, the Bank reserves the right to change this policy. Federal Law requires that we notify you at least **45 days** in advance of making any changes to this policy.

14. Disputes. Issuer is not responsible for refusal by any merchant, financial institution or automated equipment to honor or accept a card. Except as provided in the laws of the Federal Truth in Lending Act (as indicated in the Summary of Billing Rights included as the last page of this agreement and on the back of your monthly bill) Issuer has no responsibility for settling disputes about merchandise or services. Disputes shall be settled between Holder and the merchant concerned.

15. Default. Holder covenants to observe and comply with this agreement and covenants not to permit an event of default to occur. Upon the occurrence of any one or more of the following events of default: (a) Holder fails to pay at least the Minimum Payment when due on two occasions within any 12-month period; or (b) Holder dies, ceases to exist, changes residency to another state, becomes insolvent or the subject of bankruptcy or insolvency proceedings or fails to observe any covenant or duty contained in this agreement, if such event or breach materially impairs Holder's ability to pay amounts due; the full amount of Holder's account for which the default occurred (including unpaid Interest Charges) shall, at Issuer's option become immediately due and payable if Holder does not cure the default within **15 calendar days** after notice is mailed to the address of Holder, or given as otherwise provided by law. Issuer has this right, without notice and opportunity to cure; if the default is the Holder's third default within **12 months** and the Holder is notified of the prior two defaults and the Holder cured those defaults.

16. Termination. Holder's consent to this agreement may be terminated at any time by surrendering the cards issued to Holder or at Holder's written request, but such termination shall not affect Holder's obligations as to any balances or charges outstanding at the time of termination. Termination by any Holder shall be binding on each person in whose name the card is issued. If Holder's spouse terminates this credit plan, the full amount of Holder's account (including unpaid Interest Charges) may be declared immediately due and payable. Issuer may terminate Holder's privilege to use the cards if Holder moves out of the service area of Issuer, as defined by Issuer from time to time. Unless sooner terminated, the privilege to use the cards shall expire on the date shown on the cards. At any time, without liability to Holder and without affecting Holder's liability for credit previously extended, Holder's privilege to use the cards may be revoked or limited to the extent not prohibited by law. The cards are and shall remain the property of Issuer and Holder agrees to surrender them to Issuer upon demand.

17. Amendments. Issuer may amend this agreement from time to time by sending Holder advance written notice not less than **45 days** prior to the effective date for any change that is either adverse to Holder's outstanding balance or increases certain fees, as required by the federal law and the laws of the State of **California** with respect to all aspects of the transactions arising under this agreement. To the extent that Issuer indicates in the notice and that the law permits, amendments will apply to Holder's existing account balance as well as to future transactions. Notices are deemed given when mailed by Issuer to any Holder to the current address for mailing monthly statements. Invalidity of any provision of this agreement shall not affect the validity of any other provisions unless otherwise provided by the laws of the State of **California**.

18. Notice of Furnishing Negative Information. We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

19. Governing Law. Holder agrees to be governed by the laws of the State of **California** with respect to all aspects of the transactions arising under this agreement. All statutory references are to the statutes as they may be renumbered or amended from time to time.