

FACTS

What Does Central Valley Community Bank Do With Your Personal Information?



Rev. Date 10/11

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social security number; and • Account balances; • Payment history; • Checking account information; and • Overdraft history <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Central Valley Community Bank chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Central Valley Community Bank Share?	Can You Limit This Sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates’ everyday business purposes – information about your transactions and experiences	No	We Do Not Share
For our affiliates’ everyday business purposes – information about your creditworthiness	No	We Do Not Share
For our affiliates to market to you?	No	We Do Not Share
Questions? Call 800-298-1775 or go to www.cvcb.com		

What We Do	
How does Central Valley Community Bank protect my information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you.
How does Central Valley Community Bank collect my information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit or withdraw from your account; • Apply for a loan or provide account information; • Give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can’t I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates’ everyday business purposes –information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law.)</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Central Valley Community Bank does not share with affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Central Valley Community Bank does not share with non-affiliates
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Central Valley Community Bank does not jointly market.

Other Important Information
In accordance with California law, Central Valley Community Bank will not share information we collect about California residents with companies outside of Central Valley Community Bank, except as permitted by law, such as legal processes or as required to service your account. We will limit sharing within our company to the extent required by applicable California law.

