

Privacy Terms

Under Federal Law, we are required to provide you a copy of our Privacy Policy and Privacy Notice. Receiving this Privacy Policy and Privacy Notice is a necessary step in obtaining the particular financial product or service that you are requesting. If you continue to be our customer, we will provide you with a copy of our Privacy Policy and Privacy Notice on an annual basis. We reserve the right to alter our Privacy Policy and Privacy Notice at any time. We will provide notice of any revised Policy and Notice to our current customers. If we decide to revise our Privacy Policy and Privacy Notice, in whole or in part, you can always review our current Policy and Notice at our website or contact us for a copy.

I acknowledge that receiving a copy of this Privacy Policy and Privacy Notice is a step necessary in obtaining the particular financial product or service that I am requesting and I agree to receive this Privacy Policy and Privacy Notice via this website. If I continue to be a customer of this company, I agree to receive annually the Privacy Policy and Privacy Notice via this website.

Privacy Policy

Respect of Right to Privacy

Riverview Community Bank respects your right to privacy and takes every precaution to provide you with the same level of privacy within our virtual branch that you receive through more traditional bank delivery channels.

Collection and Use of Personal Information

The collection of personal information online is designed to protect access to your personal accounts and to assist the bank in providing you with the products and services you want and need. All personal information collected and stored by the bank is used for specific business purposes-to protect and administer your personal accounts and transactions, to comply with state and federal banking regulations, and to help the bank better understand your financial needs in order to design or improve our products and services.

Employing stringent security measures in the collection of your personal information, all Riverview Community Bank online account applications are submitted to the bank's secure administration site through an encrypted direct line to the bank. Once received by the bank, only approved personnel may open and process the application. Furthermore, auditing mechanisms have been put into place to further protect your information by identifying which employee(s) has accessed and in any way modified-for example, updated or added to-your personal information.

Maintenance of Accurate Information

It is in the best interest of both you and the bank to maintain accurate records concerning your personal information. For this reason, Riverview Community Bank allows you to update your personal information online, at anytime, through the submission of encrypted e-mail requests sent to the bank's secure administration site. Notifications are immediately sent to approved bank personnel alerting them to the receipt of your request. This procedure allows Riverview Community Bank to update your personal information within a timely manner.

Limited Employee Access to Personal Information

Riverview Community Bank limits employee access to your personal information to only those bank administrators with a business reason for knowing such information. Riverview Community Bank also educates all employees about the importance of confidentiality and customer privacy. In addition, individual user names and passwords are used by approved bank personnel to access your personal information online, providing audit trails to further safeguard the privacy of your personal information.

Third-Party Disclosure Restrictions

Riverview Community Bank follows strict privacy procedures in regard to protecting your personal information. In addition, the bank requires all third parties with a business need to access this information to adhere to similar and equally stringent privacy policies. Personal information may be supplied to a third party in order to process a customer transaction; if the customer requests it; the disclosure is required or allowed by law (i.e. exchange of information with reputable reporting agencies, subpoena, or the investigation of fraudulent activity, etc.); or for marketing purposes of which the customer has been previously informed and has been given the opportunity to decline.

Disclosure of Privacy Policies

Riverview Community Bank is committed to ensuring the privacy of its customers' personal information. For more information regarding the Riverview Community Bank Online Banking Privacy Policy, contact us.

Hardware and Software Requirements

While you may be able to access and retain the communications using other hardware and software, your personal computer needs to support the following requirement.

An operating system, such as:

- Windows 98, NT, 2000, ME, XP, Vista, or Windows 7
- Mac OS 10.X

Access to the Internet and an Internet browser that supports HTML 4.0 and 128bit SSL –encryption and JavaScript, such as:

For PC using Windows 98, NT, 2000, ME, XP, Vista, or Windows 7

- Internet Explorer 6.0 and higher
- Firefox 3.0 and higher
- Chrome 3.0 and higher

For Macintosh using OS 10.X

- Safari 3.0 and higher
- Firefox 3.0 and higher
- Chrome 4.0 and higher

For Communications provided in PDF format, Adobe Acrobat Reader 6.0 or higher is required. For a free copy of Adobe Acrobat Reader go to www.adobe.com