



Revision February 2010

| FACTS | WHAT DOES RIVER COMMUNITY BANK, N.A. DO WITH YOUR PERSONAL INFORMATION? |
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| 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? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ol style="list-style-type: none"> 1. Social Security number and income 2. Account balances and payment history 3. Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| HOW? | All financial companies need to share customers' 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 River Community Bank, N.A. chooses to share, and whether you can limit this sharing. |

| Reasons we can share your personal information | Does River Community Bank, N.A. share? | Can you limit this sharing. |
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| 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 | YES | NO |
| For our affiliates' everyday business purposes – information about your transactions and experiences | YES | NO |
| For our affiliates' everyday business purposes - information about your creditworthiness | YES | NO |
| For our affiliates' to market to you | NO | NO, We do not share for marketing purposes. |

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| For nonaffiliates to market to you | YES, on behalf of River Community Bank, N.A. <u>only</u> | NO |
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| QUESTION? | Call 276.638.3600 or go to our website www.rcbna.com |
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| Who we are | |
| Who is providing this notice? | River Community Bank, N.A. ATTN: Compliance Officer P.O. Box 1224 Martinsville, VA 24114 |

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| What we do | |
| How does River Community Bank, N.A. 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 continually assess new technology for protecting our customers' personal information. |
| How does River Community Bank, N.A. collect my information? | We collect your personal information, for example, when you <ol style="list-style-type: none"> 1. Open and account or deposit money 2. Pay bills or apply for a loan 3. Use your credit or debit card 4. Make deposits or withdrawals from your account |
| Why can't I limit all sharing? | Federal Law gives you the right to limit only <ol style="list-style-type: none"> 1. Sharing for affiliates' everyday business purposes – information about your creditworthiness 2. Affiliates from using your information to market to you 3. Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

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| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. River Community Bank, N.A., under the Fair Credit Reporting Act, has the right to share with our affiliates regarding our transactions or experiences with you. Our affiliates will not use any information for marketing solicitations. No other information will be shared with our affiliates unless instructed by you to do so. River Community Bank, N.A. affiliates are: <ol style="list-style-type: none"> 1. Mainstreet Title Agency, LLC |

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| | <ol style="list-style-type: none"> 2. Lighthouse Title Insurance, Inc. 3. 1st Medallion Mortgage Corp. 4. Hearthstone Mortgage |
| <p>Nonaffiliates</p> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. River Community Bank, N.A. does not share with nonaffiliated third parties so they can market to you. In some cases, and as permitted by law, your personal information must be shared with nonaffiliated third parties in order to administer our business, provide superior service and offer opportunities that we think will be of interest to customers. These third party firms are required to maintain the confidentiality of your personal information to the extent as required by River Community Bank, N.A. and are not allowed to disclose your information to anyone else, except as required or permitted by law, without your permission.</p> |
| <p>Joint Marketing</p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you. River Community Bank, N.A. does not share with nonaffiliated third parties so they can market to you. In some cases, and as permitted by law, your personal information must be shared with nonaffiliated third parties in order to administer our business, provide superior service and offer opportunities that we think will be of interest to customers. We may disclose the information we collect about you as described to these third party firms. These third party firms are required to maintain the confidentiality of your personal information to the extent as required by River Community Bank, N.A. and are not allowed to disclose your information to anyone else, except as required or permitted by law, without your permission.</p> |