

DEPOSIT ACCOUNT/FEDERAL ELECTRONIC REFUND CHECK (FEDERAL ERC) APPLICATION, AND (IF SO DESIGNATED) FEDERAL REFUND ELECTRONIC TRANSFER (FEDERAL RET) APPLICATION, AND (IF APPLICABLE) STATE ELECTRONIC REFUND CHECK (STATE ERC) APPLICATION, AND (IF APPLICABLE) STATE REFUND ELECTRONIC TRANSFER (STATE RET) APPLICATION TO RIVER CITY BANK, INC. (AND ITS SUCCESSORS AND/OR ASSIGNS)

(Note: Application is not acceptance) Applicant(s) Information (all lines must be completed)

DATE _____ EFIN _____

Name _____ DOB ____/____/____ SS# _____

DL# _____ Issuing state _____ Issue Date ____/____/____ Exp Date ____/____/____

Street _____ City _____ State _____ Zip _____

Home Phone (_____) _____ 2nd Contact Phone (_____) _____

Joint Applicant OR Third Party _____ DOB ____/____/____ SS# _____

DL# _____ Issuing state _____ Issue Date ____/____/____ Exp Date ____/____/____

Street _____ City _____ State _____ Zip _____

Home Phone (_____) _____ 2nd Contact Phone (_____) _____

ESTIMATION OF FEDERAL ERC/RET NET PROCEEDS
TOTAL ANTICIPATED FEDERAL REFUND AMOUNTS
Less TOTAL BANK FEES\$ 25.00
Less TAX PREPARER FEES\$ 5.00
Less ELECTRONIC PREP FEES\$
Less ELECTRONIC FILING FEE 1\$
Less ELECTRONIC FILING FEE 2\$
Less ELECTRONIC FILING FEE 3\$
TOTAL FEES AND CHARGES PAID BY YOU\$
ESTIMATED FEDERAL ERC/RET PROCEEDS\$
(See Statement of Activity for final amounts)

ESTIMATION OF STATE ERC/RET NET PROCEEDS (if applicable)
TOTAL ANTICIPATED STATE REFUND AMOUNT\$
Less TOTAL BANK FEE\$
TOTAL FEES AND CHARGES PAID BY YOU\$
ESTIMATED STATE ERC/RET PROCEEDS\$
(See Statement of Activity for final amounts)

Yes, I/we am/are applying for a Federal Refund Electronic Transfer ("Federal RET"), and NOT for a Federal ERC. I/We authorize the Bank to deduct and pay any fees and charges due to the Bank or the ERO/Transmitter prior to disbursing the balance of the deposit account to me/us by electronic transfer to the bank identified below by RTN and at the account number designated below. The Bank's fee for a RET is \$25.00. The ERO/Transmitter/Preparer fees are set forth in the above section.

BANK'S RTN _____ BANK ACCOUNT NUMBER _____

I/We hereby authorize and instruct River City Bank to disburse my/our Tax Refund to my/our prepaid debit card. I/We further authorize and instruct River City Bank to share any and all information concerning me/us, my/our Electronic Refund Check application and my/our Tax Refund with third parties, including but not limited to Futura Card Services, for the purpose of disbursing my/our Tax Refund to my/our prepaid debit card.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

DEBT COLLECTION AUTHORIZATION

If I/we have any delinquent Federal RAL(s) and/or RTL(s) from prior years with River City Bank, that have not been discharged in bankruptcy, I/we authorize and instruct River City Bank to deduct from the proceeds of my/our Federal ERC/RET or State ERC/RET, an amount equal to the balance owed on my/our delinquent Federal RAL(s) or RTL(s) and to pay such amount to River City Bank, as payment on/of such delinquent Federal RAL(s) or RTL(s). In addition, if my spouse and I are filing a joint tax return, and we have, or either one of us individually has, any delinquent Federal RAL(s) or RTL(s) from prior years with River City Bank, that have not been discharged in bankruptcy, I/we authorize and instruct River City Bank to deduct from the proceeds of my/our Federal ERC/RET or State ERC/RET, an amount equal to the balance owed on my/our or either one of our delinquent Federal RAL(s) or RTL(s) and to pay such amount to River City Bank, as payment on/of such delinquent Federal RAL(s) or RTL(s).

I certify that I have reviewed my personal information above and that it is true and accurate. I hereby agree and understand that by way of my signature below I am authorizing the Bank to establish a special single use deposit account in my/our name(s) ("Deposit Account") at the Bank to receive our 2011 Federal Income Tax Refund ("Federal Refund") from the Internal Revenue Service ("IRS") and my 2011 State Income Tax Refund ("State Refund"), if applicable, in the Total Anticipated Federal Refund amount and in the Total Anticipated State Refund amount, if applicable, listed on this page, or such other amount as the IRS shall determine to be our Federal Refund or such other amount as the State Treasury shall determine to be our State Refund ("Direct Deposit").

By signing this page, I/we authorize the Bank to establish a special use deposit account in my/our name for the purpose of receiving a direct deposit of my/our federal tax refund from the Internal Revenue Service as designated on Form 8879 or 8453 and/or my/our state tax refund. You MUST apply for a Federal ERC or RET in order to apply for a State ERC/RET.

THIS IS AN APPLICATION FOR A FEDERAL ERC OR RET FROM THE BANK. THIS MAY ALSO BE AN APPLICATION FOR A STATE ERC/RET.

I/We acknowledge that the ERO/TRANSMITTER has served as my/our agent in the completion and transmission of this or these Application(s) to the Bank and I/we fully understand that the ERO/TRANSMITTER is an independent contractor and has no authority whatsoever, from the Bank or otherwise, to approve a Federal ERC or RET Application or State ERC/RET Application or to otherwise negotiate the terms thereof. By signing this or these Application(s) I/we hereby certify that I/we have read, understand and agree to all of the terms and provisions set forth on all pages of this or these Application(s), including the initial disclosures set forth above and herein, and including the Arbitration Provision. SEE ABOVE AND ALL OTHER PAGES OF THIS APPLICATION FOR ADDITIONAL TERMS WHICH ARE INCORPORATED HEREIN BY THIS REFERENCE ABOVE THE SIGNATURE LINES. ACCEPTANCE OF THIS OR THESE APPLICATION(S) DOES NOT CONSTITUTE APPROVAL.

Applicant Signature _____ Date _____ SS# (Handwritten) _____
Joint Applicant Signature _____ Date _____ SS# (Handwritten) _____

ERO/TRANSMITTER or Preparer Signature certifying verification of Applicant's IDs and Joint Applicant's IDs _____ Date _____

Consent to Disclosure of Tax Return Information

Specialty Tax Services Inc., Flightax, Pilot-Tax, Advantage Tax Services (“we,” “us” and “our”)

Federal law requires this consent form be provided to you (“you” refers to each taxpayer, if more than one). Unless authorized by law, we cannot disclose, without your consent, your tax return information to third parties for purposes other than the preparation and filing of your tax return.

If you consent to the disclosure of your tax return information, Federal law may not protect your tax return information from further use or distribution.

You are not required to complete this form. If we obtain your signature on this form by conditioning our services on your consent, your consent will not be valid. If you agree to the disclosure of your tax return information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year.

You have indicated that you are interested in applying for a Refund Anticipation Loan (RAL) or Electronic Refund Check (ERC) product (collectively, a “bank product”) from River City Bank (“RCB”). In order to have your bank product application processed by RCB, we must disclose all of your 2011 tax return information to RCB. You may request a more limited disclosure of tax return information, provided that you authorize disclosure of all of the information required by RCB to consider your application.

If you would like us to disclose your 2011 tax return information to RCB for this purpose, please sign and date your consent to the disclosure of your tax return information.

By signing below, you (including each of you if there is more than one taxpayer) authorize us to disclose to RCB all of your 2011 tax return information so that RCB can evaluate and process your application for a bank product. You understand that if you are not willing to authorize us to share your tax information with RCB, you will not be able to obtain a bank product from RCB, but you can still choose to have your tax return prepared and filed by us for a fee.

Printed Name of Taxpayer: _____

Taxpayer Signature: _____ Date: _____

Printed Name of Joint Taxpayer: _____

Joint Taxpayer Signature: _____ Date: _____

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at complaints@tigta.treas.gov.

Eligibility: I/We am/are electronically filing my/our federal/state tax return for the 2011 tax year and hereby certify that I/we expect to receive a refund in the Total *Anticipated* Refund amount listed on page one. I/We acknowledge that, if so designated on page one, I/we am/are submitting this application ("Application") to River City Bank, Inc. (the "Bank") in order to obtain a Federal Electronic Refund Check or Federal Refund Electronic Transfer ("Federal ERC/RET") with respect to my/our federal tax return. In addition, if I/we am/are electronically filing my/our state tax return for the 2011 tax year, I/we hereby certify that I/we expect to receive a state income tax refund in the Total *Anticipated* State Refund amount listed on page one. I/we acknowledge that, if applicable, I/we am/are submitting this application to the Bank in order to obtain a State Electronic Refund Check or State Refund Electronic Transfer ("State ERC/RET") for my/our State Income Tax Refund ("State Refund"), in addition to the Federal ERC/RET. I/we further certify that I/we have completed and submitted to the applicable state revenue agency or cabinet ("Revenue Cabinet") the applicable state form necessary to designate the Bank as the recipient depository institution to receive my/our State Refund as the Direct Deposit. I/we understand that to be eligible for a Federal or State ERC, a Federal or State RET, I/we must (i) have elected to electronically file my/our 2011 federal/state tax return with the IRS/Revenue Cabinet, (ii) be due a Tax Refund, and (iii) meet certain eligibility criteria established by the Bank. To be eligible for the State ERC or RET I/we must also apply for and obtain a Federal ERC or Federal RET. The Bank reserves the right to deny any Federal or State ERC or Federal or State RET, if the IRS/Revenue Cabinet does not accept my/our tax return for Direct Deposit into the Deposit Account or if I/we do not meet the eligibility criteria of the Bank.

Authorization of Direct Deposit: The Bank is hereby authorized to establish a special single use non-interest bearing deposit account in my/our name(s) ("Deposit Account") at the Bank to receive my/our 2011 Federal Income Tax Refund ("Federal Refund") from the Internal Revenue Service ("IRS") in the Total *Anticipated* Federal Refund amount listed on page one, or such other amount as the IRS shall determine to be my/our Federal Refund ("Direct Deposit"). If applicable, I/we authorize the Bank to receive my/our State Refund from the Revenue Cabinet in the Total *Anticipated* State Refund amount listed on page one, or such other amount as the Revenue Cabinet determines to be my/our State Refund and to deposit my/our State Refund in the Deposit Account. I/we also authorize the Bank to receive any additional deposits by the United States Department of Treasury (such as Stimulus payments), if any, made to my/our Deposit Account.

Non-Interest Bearing Special Use Deposit Account: I/We acknowledge that the Deposit Account is non-interest bearing established for the sole purpose of facilitating the electronic transfer of my/our Tax Refund(s) to the Bank and the disbursement thereof. I/We understand and agree that I/we am/are not permitted to make any deposits to or withdrawals from the Deposit Account at any time and that such Deposit Account shall not be used in any manner for family, household, or personal purposes. I/We understand and agree that the Bank charges the following fees or charges ("Deposit Account Charges") with respect to the Deposit Account and I/we expressly authorize the Bank to deduct such Deposit Account Charges from the proceeds of the Direct Deposit: A Service Charge of \$14.00 on Deposit Account for a Federal Electronic Refund Payment, as designated; and a Wire Fee of \$14.00 for a Federal Electronic Refund Payment, as designated; and, as designated, a Service Charge of \$25.00 for a Federal Refund Electronic Transfer; and, as designated an additional State Fee of \$12.00 for a State Electronic Refund Check or a State Refund Electronic Transfer. The term "Wire Fee" as used within this and other documents, refers to any electronic means used to receive, process or transmit funds in order to fulfill services. This may include the use of Fedwire or American Clearing House (ACH) services among others, as necessary. I/we understand that the Bank will process my/our Federal Refund and State Refund separately, although the Bank will use only one Deposit Account. I/we further authorize the Bank to access such Deposit Account once the Direct Deposit(s) has been made and to disburse the moneys deposited therein (less all applicable fees and charges) as proceeds of the Federal ERC/RET and State ERC/RET, as designated on page one, and to close such Deposit Account 1.) after all funds have been disbursed therefrom or 2.) on December 31, 2012 if no deposits have been received.

Disclosure of Deposit Account Information: We will disclose information to a third party about your Deposit Account: (1) where it is necessary for completing transfers; (2) in order to comply with government agency or court orders; (3) if you give us written permission; and/or (4) as required or permitted by law. See **River City Bank's Privacy Policy**.

Tax Preparer: I/we acknowledge that my/our Electronic Return Originator/Electronic Return Transmitter/Independent Tax Preparer, as the case may be (the "ERO/TRANSMITTER"), is authorized to act and has so acted as my agent in connection with the completion and transmission of this/these Application(s) to the Bank for a Federal ERC/RET or State ERC/RET as designated on page one, and is acting as my agent to arrange and/or accept delivery of my Federal ERC/State ERC and overage check(s) if any and I/we absolve the Bank from any liability should the ERO/Transmitter fail to deliver the check(s) to me/us. I/we understand that this/these Application(s) will be forwarded to the Bank upon completion and that the Bank, in its sole and absolute judgment and discretion, shall make all authorization and approval decisions relating to the Federal ERC/RET, as well as, if applicable, State ERC/RET. I/We acknowledge that I/we have made each of the authorizations, certifications, and agreements to the Bank contained on all pages of this Application.

Deduction and Disbursement of Fees: I/we understand and agree that the Bank will deduct and disburse to the appropriate recipients thereof, and is hereby authorized to deduct and disburse, the following fees and charges from the proceeds of my/our Federal ERC/RET, State ERC/RET, and/or overage check(s), as designated on page one and in accordance with the terms of this Application:

Federal ERC/RET – Deposit Account Charges, tax preparation fee, electronic preparation fee, electronic filing fee, and all other related fees and expenses
State ERC/RET – Deposit Account Charges

In addition, in the event that I/we have applied for a State ERC/RET along with either a Federal ERC/RET and the IRS, for whatever reason, fails to deposit my/our Federal Refund into my/our Deposit Account, I/we understand, agree and authorize the Bank to deduct from the proceeds of my/our State Refund and disburse to the appropriate recipients thereof, any and all of the fees associated with and/or related to the State ERC/RET and/or Federal ERC/RET.

Arbitration: If any dispute shall arise between the parties hereto with respect to their rights and liabilities hereunder, or with respect to the law governing or applicable hereto, this dispute(s) shall be exclusively determined, and settled, by arbitration in accordance with the Rules of the American Arbitration Association. The parties further and separately hereby agree that the question of whether any dispute, or any issue pertinent to such dispute, shall be subject to arbitration is itself a question to be resolved through arbitration. The decision of the arbitrator(s) shall be final and binding upon the parties hereto. The parties hereto hereby acknowledge and agree that this provision constitutes a waiver of their right to commence or participate in a lawsuit, individually, or as a class representative or as a member of a class, in any jurisdiction with respect to the matters which are required to be settled by arbitration as hereinbefore provided. The parties hereto hereby further acknowledge and agree that any arbitration hereunder shall be an individual arbitration and in no event shall any arbitration be in the form of a class action, and no arbitration hereunder may seek the certification of any class or the award of relief in any form, including damages, to a class.

IMPORTANT INFORMATION CONCERNING YOUR DEPOSIT ACCOUNT AND YOUR FEDERAL ELECTRONIC REFUND CHECK OR YOUR FEDERAL REFUND ELECTRONIC TRANSFER (FEDERAL ERC/RET) OR YOUR STATE ERC/RET.
(270) 547-5151

Thank you for your participation in one or more of the following: the Bank's Federal Electronic Refund Check or Federal Electronic Transfer Program or State Electronic Refund Check or State Refund Electronic Transfer Program or two or more of them. Additional deposits by the United States Department of Treasury (such as Stimulus payments), if any, made to your Deposit Account shall be disbursed to you in the form of a check at a cost of \$12.00. Any disbursements in the form of a check shall be mailed to your last known address. If you do not claim any check within six months, the Bank will charge you \$10.00 every month until you do so.

CERTIFICATIONS

By signing this/these Application(s), I/we hereby certify, under penalty of law, that: (a) I/we am/are at least 18 years of age; (b) I/we have not previously filed a 2011 Federal/State Income Tax Return, and have not filed a Federal ERC or RET or State ERC or RET application or any of them, since January 1, 2012; and (c) that this/these Application(s) is/are based upon a bona fide 2011 Federal/State Income Tax Return and that such return is true, complete and accurate in all respects.

ADDITIONAL AUTHORIZATIONS/AGREEMENTS

In consideration of the Federal ERC/RET or State ERC/RET, as designated, I/we: (a) authorize the ERO/TRANSMITTER to disclose information from my/our tax return and my/our other tax filings (including IRS Form 8879 or 8453 and state tax forms, if applicable) for the purpose of obtaining a Federal ERC/RET, as designated, from the Bank or a State ERC/RET, as applicable, from the Bank; (b) authorize the Bank to pay all of the fees and charges due the ERO/TRANSMITTER upon receipt by the Bank of the Direct Deposit; (c) authorize the Bank to disburse to me/us in the form of an overage check any additional funds; (d) acknowledge that there is no guarantee of the amount of my/our Tax Refund or the date the Direct Deposit thereof will be made by the IRS/Revenue Cabinet; (e) understand I/we shall in all events be fully and directly responsible to pay all fees and charges for tax preparation and electronic transmittal; (f) authorize the ERO/TRANSMITTER to correct any mathematical errors in my/our tax return prior to transmission to the IRS/Revenue Cabinet (g) authorize the ERO/TRANSMITTER to retain all signed tax related materials until all fees and charges due thereto are paid in full; (h) understand and agree that the determination as to whether a Federal ERC/RET or State ERC/RET will be issued pursuant to this/these Application(s), shall be based upon the sole and absolute judgment and discretion of the Bank subsequent to its review and verification of valid identification(s) presented, this/these Application(s), my/our tax return, IRS Forms 8879 or 8453 and 2848, and applicable state forms, if any and any such other information deemed necessary by the Bank; (i) authorize the Bank and its employees and agents to verify the information provided on this/these Application(s), to verify my/our employment references; (j) agree that in the event I/we receive any correspondence from the IRS/Revenue Cabinet regarding my/our Tax Refund, I/we will immediately contact my/our ERO/TRANSMITTER and the Bank(s); (k) understand and acknowledge that the Estimation of Federal ERC/RET Net Amount sections contained on page one have been provided for informational purposes only and are not intended, and shall not be construed, as Truth-In-Savings Act disclosure(s); and (l) understand and agree that this/these Application(s) and the terms contained on my/our Federal ERC check, if any, shall be governed by applicable federal laws of the Commonwealth of Kentucky, including without limitations, KRS 286.3-214 and the other applicable laws referred to therein and allowed thereby.

ACCEPTANCE OF THIS OR THESE APPLICATIONS DOES NOT CONSTITUTE APPROVAL. DO NOT ACCEPT ANY CHECK WITHOUT STUB ATTACHED CONTAINING THE TRUTH-IN-SAVINGS DISCLOSURE STATEMENT.

This document contains terms and conditions which are applicable to your River City Bank account. This document also details certain rights you have regarding this account. These terms and conditions are part of your agreement with River City Bank (the "Bank") regarding this account.

ELECTRONIC FUND TRANSFERS DISCLOSURE

Customer Liability—If your statement shows transfers that you did not make or authorize, tell us at once. If you do not tell us within 60 days after the statement was printed, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Address and Telephone—If you believe that someone has transferred or may transfer money from your account without your permission, call: (888)820-7848 or write: River City Bank, PO Box 389, Irvington KY 40146.

Business Day—Our business days are Monday through Friday, 8:00 a.m. to 3:00 p.m. Eastern Standard Time. The Bank will be closed on all federal legal holidays.

Account Access—Your account may only be accessed by the printing of a cashier's check in the full amount of the fund balance which will be sent to your tax preparer or by direct deposit to your designated account in the full amount of the fund balance.

Transfer Documentation — You will receive a statement of activity from us, detailing your account's activity, including transfers to and from the account, fees or charges assessed against the account and your account balance, on the cashier's check stub. If you have elected to receive a Refund Electronic Transfer, you will be mailed a Statement of Activity once a deposit has been made to your account to the address listed on this application.

Liability for Failure to Make Transfers—If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, if (i) circumstances beyond our control prevent the transfer, despite reasonable precautions that we have taken; (ii) the federal government fails to initiate the transfer of funds; or (iii) other conditions stated in our agreement with you are applicable.

Account Information Disclosure — We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers, or
- (2) in order to comply with government agency or court orders, or
- (3) if you give us your written permission, or
- (4) as required or permitted by law.

SEE RIVER CITY BANK'S PRIVACY POLICY.

Error Resolution Procedures — In Case of Errors or Questions About Your Electronic Transfers

Telephone us at (888) 820-7848 or write us at PO Box 389, Irvington, KY 40146, as soon as possible, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error and why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten business days, we may not recredit your account. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FUNDS AVAILABILITY DISCLOSURE

Your Ability to Withdraw Funds at River City Bank, Irvington, KY

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit; Electronic direct deposits will be available on the day we receive the deposit. Once they are available funds can be withdrawn by the issuance of a cashier's check made payable to the account holder in the amount of the current account balance. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

DISCLOSURE OF ACCOUNT TERMS

River City Bank Account

This is a non-interest bearing account.

There are no minimum balance requirements associated with this account.

This account is subject to fees. These charges are more fully explained in the accompanying Non-Interest Bearing Special Use Deposit Account section.

Amendments or Changes in Terms — For all changes regarding Electronic Funds Transfers, Funds Availability, or interest, fees, and transaction limitations, the Bank will provide you with advance written notice of the change at least 30 calendar days before the effective date of the change. This notice will include the date on which any changes become effective. For all other changes the Bank will provide you with reasonable written notice of the change.

FACTS

WHAT DOES RIVER CITY BANK DO
WITH YOUR PERSONAL INFORMATION?

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: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Transaction history and credit history When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
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 City Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does River City 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	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	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

QUESTIONS?	Call 270-547-5151
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What we do	
How does River City Bank protect my personal 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.
How does River City Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit or debit card <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies such as Bank of Clarkson, First State Bank, Meade County Bank and West Point Bank</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>River City Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>River City Bank doesn't jointly market.</i>

Other important information	