



Commercial Loan Application



Your Checklist for Commercial Loans

Dear Borrower,

Thank you for selecting Pacific Valley Bank for your commercial loan.

In order to accurately and efficiently determine your eligibility, we ask that you complete in ink the enclosed loan application together with other forms and documentation:

Individuals

- ☐ Commercial Loan Application (enclosed).
- ☐ Current personal financial statement (form enclosed).
- ☐ Three years' personal federal income tax returns – including all schedules & K-1s.
- ☐ Resume (including number of employees, % of partnership each individual, time in business, time as owner, age or birth date).

Sole Proprietorship

- ☐ Commercial Loan Application (enclosed).
- ☐ Current personal financial statement (form enclosed).
- ☐ Three years' personal federal income tax returns – including all schedules & K-1s.
- ☐ Current interim and two fiscal year end business financial statements (if available).
- ☐ Fictitious Name Statement.
- ☐ Resume (including number of employees, % of partnership each individual, time in business, time as owner, age or birth date).

Partnership

- ☐ Commercial Loan Application (enclosed).
- ☐ Current personal financial statements for all general partners and other guarantors.
- ☐ Three years' personal federal income tax returns – including all schedules, for all general partners and K-1s.
- ☐ Current interim & fiscal year end business financial statements (if available).
- ☐ Three years' business federal income tax returns .
- ☐ Partnership Agreement: GP-1, LP-1, and Fictitious Name Statement
- ☐ Resume (including number of employees, % of partnership each individual, time in business, time as owner, age or birth date).

Corporation/LLC

- ☐ Commercial Loan Application (enclosed).
- ☐ Current interim & three fiscal year end business financial statements
- ☐ Three years' business federal income tax returns.
- ☐ Guarantor(s)'s current personal financial statement.
- ☐ Three years' guarantor(s)'s federal income tax returns – including all schedules and K-1s.

- ☐ Articles of Incorporation and Bylaws, Organization, or LLC-1
- ☐ Statement of Information
- ☐ Resume (including number of employees, % of partnership each individual, time in business, time as owner, age or birth date).

Equipment Secured Loans

(In addition to business documentation on left side)

- ☐ Purchase invoice or current appraisal (depending on loan purpose).
- ☐ Complete description of collateral with I.D. number (depending on loan collateral).

Construction

- ☐ Copy of executed Construction Contract
- ☐ Complete set of approved plans and specifications
- ☐ Copies of all permits, if available
- ☐ Description of materials
- ☐ Construction budget
- ☐ Cost breakdown
- ☐ Contractor name, resume and license#

Other (if applicable)

- ☐ Projected financial statement/Projections.
- ☐ Business Plan.
- ☐ Biographical data on key management.
- ☐ Company/Product brochure.
- ☐ Rent Rolls – Copy of Leases/Rental Agreements.
- ☐ Purchase Agreement.
- ☐ Three most recent month-end Accounts Receivable & Accounts Payable Aging or Inventory Reports (depending on loan purpose).
- ☐ Construction work in progress.
- ☐ Environmental Questionnaire.
- ☐ Current bank/investment statement for account balances \$5,000 and over.
- ☐ Non-refundable appraisal fee of \$ _____.

Your cooperation will help us to expedite the processing of your application. Should you have any questions, please call your loan officer. We look forward to assisting you with your loan request.

Thank You!



Commercial Loan Application

IMPORTANT - Check the appropriate box.

Applicant is applying for this loan:

- ☐ Individually, without a co-signer or guaranty of a relative or other person(s) or entity. **Note:** Applicants, if married may apply for a separate account.
- ☐ Jointly, with the co-signature or guaranty of one or more persons or entities (including any existing guarantors).

Names of other person(s) and entity(ies): _____

Borrower's Information			
Legal Name			Tax ID
Doing Business As (if applicable)			
Street Address (City, State Zip)			
Mailing Address (City, State Zip)			
Home Phone	Business Phone	Cell Phone	Fax
Business Type: <input type="checkbox"/> Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____			
Loan Type: <input type="checkbox"/> Production <input type="checkbox"/> Real Estate <input type="checkbox"/> Equipment <input type="checkbox"/> Other: _____			Location of Operation
Amount Requested	Purpose of Loan		

Information on Owners and Guarantors (All 20% or more owners to complete.)						<input type="checkbox"/> Owner	<input type="checkbox"/> Guarantor
Name			Title		% Ownership		
Address (City, State, Zip)			Phone Number		No. Years in This Line of Business:		
Social Security No.	Date of Birth	Driver's License No.	State of Issue	Date of Issue	Date of Expiration		
Name			Title		% Ownership		
Address (City, State, Zip)			Phone Number		No. Years in This Line of Business:		
Social Security No.	Date of Birth	Driver's License No.	State of Issue	Date of Issue	Date of Expiration		
Name			Title		% Ownership		
Address (City, State, Zip)			Phone Number		No. Years in This Line of Business:		
Social Security No.	Date of Birth	Driver's License No.	State of Issue	Date of Issue	Date of Expiration		
Name			Title		% Ownership		
Address (City, State, Zip)			Phone Number		No. Years in This Line of Business:		
Social Security No.	Date of Birth	Driver's License No.	State of Issue	Date of Issue	Date of Expiration		

Collateral Offered				
Description	Address	Value	Liens	Creditor

Bank References			
Name of Bank	Branch Location	Contact	Phone

Insurance Coverage				
Type	Amount	Insurer	Agent	Phone

All Borrowers & Guarantors Info		
Please complete the information below. If you answer yes to any questions, please include an explanation and supporting documents.		
1. Are there any outstanding judgments against you?	YES	NO
2. Have you had property foreclosed upon or given title or deed in lieu thereof within the last seven years?		
3. Are you party to a lawsuit?		
4. Have you filed bankruptcy or compromised a debt within the last seven years?		
5. Are you obligated to pay alimony, support or separate maintenance?		
6. Do you do business under a fictitious name? If "yes" give name.		
7. Has a fictitious name statement been filed for each fictitious name you use?		
8. Are you a guarantor, co-maker or co-endorser on a note or other obligation of others?		
9. Are you now committed to purchase crops or livestock?		
10. Do you use any other bank? If "yes" give name of bank.		
11. Do you have a retirement plan?		
12. Do you have a profit sharing plan?		
13. Are you a member of a cooperative? If "yes" give name of cooperative.		
14. Are your books on a cash or accrual basis for tax purposes?		

I/we have applied for a loan from Pacific Valley Bank. In applying for the loan, the undersigned Applicant(s) understands that Pacific Valley Bank is relying upon the information provided in this Commercial Loan Application (CLA) and Financial Statement, in deciding to give or continue the financial accommodation or extension of credit requested or received. The applicant(s) certifies that all of the information provided is true, complete and correct, as of the date set forth hereon. I/we made no misrepresentation in the CLA or Financial Statement, nor did I/we omit any pertinent information.

I/we authorize the Lender to order a credit report, and verify other credit information. It is understood that a photocopy of this signature page will also serve as authorization. By signing below, I/we hereby authorize Pacific Valley Bank to file one or more financing statements (Form UCC-1) with the appropriate UCC filing office, covering the types of collateral described in this application.

The undersigned specifically acknowledge(s) and agree(s) that:

(1) Verification or re-verification of any information contained in the CLA or Financial Statement may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this CLA or Financial Statement, and the original copy of this application will be retained by the Lender, even if the loan is not approved.

(2) The Lender, its agents, successors and assigns will rely on the information in this CLA and Financial Statements and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; and in the even my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights remedies, report my/our name(s) and account information to a credit reporting agency.

THE UNDERSIGNED HAVE READ, UNDERSTAND AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTIES.

(Applicant Signature) (Date)

(Co-Applicant Signature) (Date)

(Applicant Signature) (Date)

(Co-Applicant Signature) (Date)



Regulation B Notice of intent to Apply for Joint Credit

Regulation B and the Equal Credit Opportunity Act requires that a lender obtain evidence of each loan applicants intent to apply for joint credit before a credit decision can be made. Failure to complete when required will render the application/request for credit incomplete.

Notice

(Please initial one of the following)

_____ I (we) intend to apply for joint credit.

_____ I (we) do not intend to apply for joint credit.

Acknowledgement

(You acknowledge receipt of a copy of this notice on today's date)

Print or Type Applicant Name

Applicant Signature

Today's Date

Print or Type Applicant Name

Applicant Signature

Today's Date

Borrower

Primary Applicant/
Borrowing Entity Name:

Applicant Address:



Borrower's Certification and Authorization

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a loan from **Pacific Valley Bank**. In applying for the loan, I/we completed a loan application containing information regarding the purpose of the loan, employment and income information, and the assets and liabilities. I/We certify that all the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that **Pacific Valley Bank** reserves the right to request additional loan documentation during the loan review process. This may include verifying the information provided on the application, information contained in credit reports, and information at other financial institutions.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a loan from **Pacific Valley Bank**. As part of the application process, **Pacific Valley Bank** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to **Pacific Valley Bank** and to any investor to whom **Pacific Valley Bank** may sell all or part of my loan, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income, bank, money market and similar account balances; credit history; and copies of income tax returns.
3. **Pacific Valley Bank** or any investor that purchases the loan may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

(Applicant Signature) (Date)

(Co-Applicant Signature) (Date)

(Applicant SSN)

(Co-Applicant SSN)



Individual Financial Statement

STATEMENT OF FINANCIAL CONDITION OF _____ AS OF _____, _____

Name _____ Date of Birth _____

Address _____ Zip Code _____

IMPORTANT - Check the appropriate box.

Applicant is applying for this loan:

- ☐ Individually, without a co-signer or guaranty of a relative or other person(s) or entity. **Note:** Applicants, if married may apply for a separate account.
- ☐ Jointly, with the co-signature or guaranty of one or more persons or entities (including any existing guarantors).

Names of other person(s) and entity(ies): _____

Summary of Total Assets & Liabilities					
Assets		Amount	Liabilities		Amount
SCHEDULE A – Cash	In This Institution		SCHEDULE G – Notes & Loans Payable (Other than Real Estate)	Notes Payable to Banks	
	Other Banks or Savings & Loans			Notes & Loans Payable (other)	
SCHEDULE B – Stocks & Bonds	Marketable Securities		SCHEDULE C – Insurance Loans		
	Others				
Tax	Tax Refund Due		Taxes Owed		
SCHEDULE C – Insurance	Cash Value		SCHEDULE H – Accounts & Bills Payable	Bank Cards	
SCHEDULE D – Accounts & Notes Receivable				Open & Revolving Accounts	
				Other	
SCHEDULE E – Real Estate	Residence(s)		SCHEDULE I – Other Liabilities		
	Unimproved Land				
	Income Property(ies)		SCHEDULE J – Real Estate Notes & Contracts Payable	Residence(s)	
	Other			Unimproved Land	
SCHEDULE F – Other Assets	Other Assets			Income Property(ies)	
	Personal Property			Other	
TOTAL ASSETS		\$		TOTAL LIABILITIES	\$
			NET WORTH	(Difference between total assets & total liabilities)	\$

Recap of Income and Expenses *See notice below before completing Other Income.					
Annual Income for Year:		Annual Expenses for Year:		Contingent Liabilities	
Salary or Wages		Property Tax & Assessments		As Endorser on Notes/Contracts	
Dividends or Interest		Federal & State Income Tax		As Guarantor on Notes/Contracts	
Rentals (Gross Income)		Real Estate Loan Payments		For Taxes	
Business (Net Income)		Payments on Contracts/Notes		Other (Describe)	
Other Income (Describe)*		Estimated Living Expenses			
		Other:			
Total Income	\$	Total Expenses	\$	Total	\$

* Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

SCHEDULE A		Cash Location and Status of Bank Accounts					
Checking, Savings or CD	Bank and Branch Where Carried	Balance	Interest Rate Paid	Date CD Matures	Is this Account Pledged for a Loan?	Balance of Loan	Maturity Date of Loan
Total		\$					Total \$

SCHEDULE B		Marketable Stocks & Bonds (include retirement accounts)					
Description	No. Shares	Registered in Name of	Source of Valuation	Date	Price Per Share	Total Value	Purchased on Margin or Pledged
Total						\$	

SCHEDULE B		other (include closely held businesses/investments)			
Description	Owned By	No. of Shares/% of Ownership	As of Date	Value	Liabilities
Total				\$	

SCHEDULE C		Insurance			
Insured	Primary Beneficiary	Face Amount	Actual Cash Value	Loans on Policy	Name of Company
Total		\$	\$	\$	

SCHEDULE D		Accounts & Notes Receivable			
Due From	Address	Collateral	Maturity Date	How Payable	Balance Due
				\$ Per	
				\$ Per	
				\$ Per	
				\$ Per	
Total				\$	\$

SCHEDULE E		Real Estate (Show mortgage information in Schedule J)			
Parcel No.	Description	Address/Location	Owner(s)	Date Acquired	Cost
1					
2					
3					
4					
5					
6					

If applicant lives in a community property state, please complete the following :

Applicant is: ☐ Married/Registered Domestic Partner ☐ Separated ☐ Unmarried (Includes single, divorced and widowed)
 Co-Applicant, if any, is: ☐ Married/Registered Domestic Partner ☐ Separated ☐ Unmarried (Includes single, divorced and widowed)

Applicant Information				
Social Security Number		Driver's License Number		Occupation
Home Phone		Business Phone		Employer
				Salary \$ _____ per
Amount of alimony, child support or separate maintenance payment income. \$ _____				
NOTE: Alimony, child support or separate maintenance payment income need not be revealed if you do not want to have it considered as a basis for repaying this obligation.				
Name and address of payor of alimony, child support or separate maintenance income disclosed above as a source of repayment:				
Alimony, child support, separate maintenance income received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral				
Other Income (salary, pension, social security, dividends, interest, etc.) Source: \$ _____ per				
Have you ever borrowed from any other branch of this institution? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the following:				
Name: _____ Location: _____ Date: _____				
No. of Dependents	Ages of Dependents	Have you established a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable Name(s) of trustee(s): _____		Have you made a will? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of personal rep. _____
Have you guaranteed or endorsed the notes of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No		Do you have any other contingent liabilities? <input type="checkbox"/> Yes <input type="checkbox"/> No		Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No
				Have you been declared bankrupt within the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No
Names of References			Addresses	
Co-Applicant Information				
Co-Applicant's Full Name			Address	
Social Security Number		Driver's License Number		Occupation
Home Phone		Business Phone		Employer
				Salary \$ _____ per
Amount of alimony, child support or separate maintenance payment income. \$ _____				
NOTE: Alimony, child support or separate maintenance payment income need not be revealed if you do not want to have it considered as a basis for repaying this obligation.				
Name and address of payor of alimony, child support or separate maintenance income disclosed above as a source of repayment:				
Alimony, child support, separate maintenance income received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral				
Other Income (salary, pension, social security, dividends, interest, etc.) Source: \$ _____ per				
Have you ever borrowed from any other branch of this institution? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the following:				
Name: _____ Location: _____ Date: _____				
No. of Dependents	Ages of Dependents	Have you established a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable Name(s) of trustee(s): _____		Have you made a will? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of personal rep. _____
Have you guaranteed or endorsed the notes of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No		Do you have any other contingent liabilities? <input type="checkbox"/> Yes <input type="checkbox"/> No		Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No
				Have you been declared bankrupt within the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No
Names of References			Addresses	

APPLICANT'S SIGNATURE(S). I/We hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I/We understand Lender is relying on this statement of my financial condition in making loan(s) to me/us. Lender is authorized to make any investigation of my credit or employment status either directly or through any agency employed by the Lender for that purpose. I/We agree to inform Lender immediately of any matter which will cause any significant change in my financial condition. I/We understand that Lender will retain this financial statement whether or not credit is granted.

Applicant _____ Date _____

Co-Applicant _____ Date _____

CONSENT. The lender may be relying on: 1) income from an individual who is not an applicant for the consumer loan, or 2) an individual co-borrower, owner, partner, officer or guarantor, for the business loan. Because of your relationship to the loan applicant or your role in the accommodation for the loan, your personal creditworthiness is a factor in the evaluation of the application or accommodation for the loan. By signing below, I authorize the financial institution to obtain a consumer report on me for that purpose to evaluate the loan application.

Date _____ Signature: _____ Social Security No.: _____

CALIFORNIA FAIR LENDING NOTICE
(21 California Code of Regulations 7114)

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four-unit family residences occupied by the owner and for the purpose of the home improvement of any one-to-four-unit family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

Department of Business Oversight
1515 K Street, Suite 200
Sacramento, CA 95814-4052

Department of Business Oversight
Division of Financial Institutions
One Sansome Street, Suite 600
San Francisco, CA 94104-4428

I (We) received a copy of this Fair Lending Notice.

_____ Applicant	_____ Date	_____ Co-Applicant	_____ Date
_____ Applicant	_____ Date	_____ Co-Applicant	_____ Date



CALIFORNIA FAIR LENDING NOTICE
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It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

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Sacramento, CA 95814-4052

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Division of Financial Institutions
One Sansome Street, Suite 600
San Francisco, CA 94104-4428



BORROWER DISCLOSURE RECEIPT ACKNOWLEDGEMENT

I / we hereby acknowledge receipt of the following disclosure documents in Pacific Valley Bank's Commercial Loan Application package.

- The Housing Financial Discrimination Act of 1977 Fair Lending Notice
- Reg "B" Appraisal Disclosure and California Notice of Right to Receive Copy of Appraisal (secured by non-residential real estate)
- California Notice of Right to Receive Copy of Appraisal (Secured by Subordinate Lien on Residential Real Property Containing 1-4 units)
- Equal Credit Opportunity Act Disclosure
- Right to Request Written Adverse Action Notice
- USA Patriot Act Disclosure (Customer Identification Program)
- Privacy Notice

Applicant's Signature

(Co-Applicant's Signature)

Print Applicant's Name

Date

(Print Co-Applicant's Name

Date



**REGULATION B APPRAISAL DISCLOSURE
(Loans secured by a First Lien on Dwelling Containing 1-4 Units)**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

**CALIFORNIA NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL
(Loans Secured by Nonresidential Real Property)**

You have a right under Section 11423 of the California Business and Professions Code to a copy of the appraisal we obtain in support of your application for credit, provided that you have paid for the appraisal and the cost of duplicating the appraisal.

In order to obtain a copy of your appraisal, write to us at:

Pacific Valley Bank
422 Main Street
Salinas, CA 93901
Attention: Loan Servicing Department

We must hear from you no later than 90 days after we notify you about the action taken on your credit application or provide you a notice of incomplete application. If you withdraw your application, you must make your request for an appraisal within 90 days of the withdrawal.

If you request a copy of your appraisal, and you have paid for the cost of the appraisal, we will send you a copy at the address shown on your loan application. You are only entitled to receive a copy of the appraisal for purposes of evaluating your pending request for an extension of credit.



**CALIFORNIA NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL
[Loans Secured by Subordinate Lien on
Residential Real Property Containing 1-4 Units]**

You have a right under Section 11423 of the California Business and Professions Code to a copy of the appraisal we obtain in support of your application for credit, provided that you have paid for the appraisal.

In order to obtain a copy of your appraisal, write to us at:

Pacific Valley Bank
422 Main Street
Salinas, CA 93901
ATTENTION: Loan Servicing Department

We must hear from you no later than 90 days after we notify you about the action taken on your credit application or provide you a notice of incomplete application. If you withdraw your application, you must make your written request for a copy of the appraisal within 90 days of the withdrawal.

If you request a copy of your appraisal, and you have paid for the cost of the appraisal, we will send you a copy at the address shown on your loan application.



Equal Credit Opportunity Act

The Federal Equal Credit Opportunity act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is:

Federal Deposit Insurance Corporation
Consumer Response Center
1100 Walnut Street, P.O. Box #11
Kansas City, MO 64106

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.



Right to Request Written Adverse Action Notice

If your application for business credit is denied, you have the right to a written statement of specific reasons for the denial. To obtain the statement, please contact us at the following address or telephone number within 60 days from the date you are notified of our decision:

Pacific Valley Bank
422 Main Street
Salinas, Ca 93901
Attention: Loan Servicing Department
Phone (831) 422-5300

We will send you a written statement of reason(s) for the denial within 30 days of receiving the request for the statement.

USA Patriot Act Disclosure (Customer Identification Program)

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 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. In addition, you may be asked several questions, and we may use outside sources to confirm the information.



Rev. 05/2017

FACTS

WHAT DOES PACIFIC VALLEY 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:

- Social Security number and account transactions
- account balances and payment history
- credit history and credit scores

When you are *no longer* 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 Pacific Valley Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pacific Valley 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 don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
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 831-422-5300 or go to pacificvalleybank.com

What we do

How does Pacific Valley 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 Pacific Valley 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 provide account information ■ 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>Pacific Valley Bank has no affiliates.</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>Pacific Valley 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>Pacific Valley Bank doesn't jointly market.</i>

Other Important Information

California Financial Information Privacy Act (SB1). In accordance with California law, Pacific Valley Bank does not share personal information we collect except as permitted by law.

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