



Effective 09/17/2024

**FACTS** **WHAT DOES RTC 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**
- **Account Balances**
- **Transaction History**
- **Wire Transfer Instructions**
- **Assets**
- **Account Transactions**

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 RTC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RTC Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>To limit our sharing</b>	Call us at 360.693.7442 and one of our representatives will update your privacy choices. <b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date you received this notice. If you're an existing customer and have opted out previously, you don't need to update your privacy choices again.	
<b>QUESTIONS?</b>	Call 360.693.7442 or go to <a href="http://www.riverviewtrust.com">www.riverviewtrust.com</a>	

**WHO WE ARE**

**Who is providing this notice?**

RTC means Riverview Trust Company.

**WHAT WE DO**

**How does RTC 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.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

**How does RTC collect my personal information?**

We collect your personal information, for example, when you

- **Open an account**
- **Pay your bills**
- **Seek financial or tax advice**
- **Make deposits or withdrawals from your account**
- **Seek investment management**
- **Direct us to buy securities**

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

See below for more on your rights under state law.

**DEFINITIONS**

**Affiliates**

Companies related by common ownership or control. They can be financial and non-financial companies.

- *Our affiliates include:*
  - *Companies with a Riverview Bancorp name*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *RTC does not share with nonaffiliates so they can market to you.*

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include financial services companies

**OTHER IMPORTANT INFORMATION**

**We also comply with more restrictive state laws to the extent that they apply. For example, if you reside in Vermont or California, we will automatically opt you out of sharing your information with nonaffiliates for marketing purposes unless you have provided us with written authorization to opt you in to such sharing.**

Additional information concerning our privacy policies can be found at [www.riverviewtrust.com](http://www.riverviewtrust.com)