Privacy Policy

River City Bank is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Privacy applies to the River City Bank Web site and governs data collection and usage. By using the River City Bank website, you consent to the data practices described in this statement. You may also review River City Bank’s [Privacy Notice](https://rivercitybank.com/resources-privacy-notice/).

California residents may view the [CCPA Privacy Policy](https://rivercitybank.com/ccpa-privacy-policy/).

Collection of your Personal Information

River City Bank collects personally identifiable information, such as your e-mail address, name, home or work address or telephone number. River City Bank also collects anonymous demographic information, which is not unique to you, such as your ZIP code, age, gender, preferences, interests and favorites.

There is also information about your computer hardware and software that is automatically collected by River City Bank. This information can include: your IP address, browser type, domain names, access times and referring Web site addresses. This information is used by River City Bank for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the River City Bank Web site.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through River City Bank public message boards, this information may be collected and used by others. Note: River City Bank does not read any of your private online communications.

River City Bank encourages you to review the privacy statements of Web sites you choose to link to from River City Bank so that you can understand how those Web sites collect, use and share your information. River City Bank is not responsible for the privacy statements or other content on Web sites outside of the River City Bank and River City Bank family of Web sites.

Use of your Personal Information

River City Bank collects and uses your personal information to operate the River City Bank Web site and deliver the services you have requested. River City Bank also uses your personally identifiable information to inform you of other products or services available from River City Bank and its affiliates. River City Bank may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

River City Bank does not sell, rent or lease its customer lists to third parties. River City Bank may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. In addition, River City Bank may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to River City Bank, and they are required to maintain the confidentiality of your information.

River City Bank does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

River City Bank keeps track of the Web sites and pages our customers visit within River City Bank, in order to determine what River City Bank services are the most popular. This data is used to deliver customized content and advertising within River City Bank to customers whose behavior indicates that they are interested in a particular subject area.

River City Bank Web sites will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on River City Bank or the site; (b) protect and defend the rights or property of River City Bank; and, (c) act under exigent circumstances to protect the personal safety of users of River City Bank, or the public.

Use of Cookies

The River City Bank Web site uses “cookies” to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize River City Bank pages, or register with River City Bank site or services, a cookie helps River City Bank to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same River City Bank Web site, the information you previously provided can be retrieved, so you can easily use the River City Bank features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the River City Bank services or Web sites you visit.

Security of your Personal Information

River City Bank secures your personal information from unauthorized access, use or disclosure. River City Bank secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other Web sites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

Protecting children’s privacy online

The Site is not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide Personal Information through the Site. We do not knowingly collect information from children under 13 without parental consent. For more information about the [Children’s Online Privacy Protection Act (COPPA)](https://www.ftc.gov/legal-library/browse/rules/childrens-online-privacy-protection-rule-coppa), visit the Federal Trade Commission website.

Changes to this Statement

River City Bank will occasionally update this Statement of Privacy to reflect company and customer feedback. River City Bank encourages you to periodically review this Statement to be informed of how River City Bank is protecting your information.

Contact Information

River City Bank welcomes your comments regarding this Statement of Privacy. If you believe that River City Bank has not adhered to this Statement, please contact River City Bank at [info@rivercitybank.com](mailto:info@rivercitybank.com). We will use commercially reasonable efforts to promptly determine and remedy the problem.