



May 20, 2010

Dear CVB Customer,

As a reminder, effective August 15, 2010, the bank must receive your consent to pay ATM transactions and debit purchases that will result in overdrawn account fees. The consent form is included with this letter and will also be available to you on our web site at www.yourcvb.com.

Please read the form carefully and determine which option is best suited for your account. You may reply to the bank by returning the signed consent form, by phone, via email, or by visiting our website. If you do not respond, your account will default to the "opt out" status.

The new regulation requirement applies to: 1) any ATM withdrawal at both CVB and other bank machines; 2) all transactions originating at an ATM that overdraw your account, not just withdrawals; 3) any *one-time* debit transaction including point of sale, online, or telephone purchase. This coverage does not apply to other types of debits such as checks, automated clearing transactions, or recurring debit card transactions.

You will have the option to "opt in" for coverage of these items and allow us to charge you a fee. If you choose to "opt out" of this coverage or do not respond, all specified transactions that will overdraw your account will be returned and you will not be charged a fee. You have the right to revoke your consent or "opt in" at any time.

The overdraft coverage does not guarantee that the bank will pay your overdrafts. If you elect to "opt in," then we may pay these items and charge the associated fees.

Please reply by July 1, 2010 to ensure that your account is properly set to your preference.

Thank you,

Customer Service
Community Valley Bank
PO Box 1808, El Centro, CA 92243
760-352-1889
www.yourcvb.com

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

➤ What are the standard overdraft practices that come with my account?

We may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

➤ What fees will I be charged if Community Valley Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft.
- Also, if your account is overdrawn for 2 or more consecutive business days, we will charge an additional \$10 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ What if I want Community Valley Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call toll free 1-800-320-BANK, visit www.yourcvb.com, or complete the form below and present to your local branch or mail it to: PO Box 1808, El Centro, CA 92243.

I do not want Community Valley Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Community Valley Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____