



August 1, 2013

Dear Valued Customer:

Community Valley Bank is looking to grow right along with your Business. One key component to growing a business in the twenty first century is to ensure security in a technologically driven marketplace.

We are incorporating an added layer of security to our Business Online Banking portal with the introduction of CVB Security Tokens. Your CVB security token is used to generate a one-time 8-digit passcode every time you log in to your online business accounts. This added step will help to minimize the risk of “hacking” and possibly “fraudulent” transactions to your Online Banking account.

We will be implementing the CVB Security Token on September 2, 2013. On that date, you and any authorized users, will need a security token, along with your existing username and password to access your online banking account.

**Please note that in order activate your new token device you will need to call in to or visit one of our branches on or before September 2, 2013.**

The CVB team is committed to making your experience with the new CVB Security Token as smooth as possible, so we encourage you to contact our Customer Service teams at either the El Centro or Brawley branches if you have any questions. You can contact us at the El Centro Branch at (760) 352-7777 or at the Brawley Branch at (760) 344-7771. We are available to assist you Monday through Thursday 9:00 a.m. to 5:00 p.m. and Friday 9:00 a.m. to 6:00 p.m.

Thank you,

A handwritten signature in black ink, appearing to read "S. Chairez", is positioned above the typed name.

Sarah S. Chairez  
Operations Officer  
Community Valley Bank