June 27, 2025

Dear Cornerstone Business Account and/or Loan Client,

We are excited to welcome you to Plumas Bank. On July 1, 2025, Cornerstone Community Bank will be owned and operated by Plumas Bank.

In the coming days, you'll notice your favorite Cornerstone locations will have a new name—yet you'll still see many of the same friendly faces at your local Redding, Red Bluff and Anderson branches. Learn more at plumasbank.com/welcome-cornerstone.

This California Privacy Rights Act notice is a required disclosure to:
1) Cornerstone business account owners or co-signers
2) Cornerstone business loan account borrowers or guarantors.

Please review this notice and contact us if you have any questions.

As a reminder, the transfer of your business account and/or loan will begin Friday, July 18, 2025 and will be completed by Monday, July 21, 2025. Your accounts and loans will transfer to Plumas Bank automatically.

Primary account holders for business banking and personal banking accounts were mailed welcome packets on June 20, 2025. Visit plumasbank.com/welcome-cornerstone for a digital version of the business banking and personal banking welcome packets.

Our goal is to make the transition of your accounts to Plumas Bank as smooth as possible. If you have any questions, your local teams are here to assist you in Anderson, Red Bluff and Redding.

Sincerely,

Amber Marshall
Senior Vice President | Risk Management Officer
Plumas Bank

Member FDIC Equal Housing Lender

Branches and ATMs



Beginning July 21, 2025, you will have access to Plumas Bank's full network of branch locations and ATMs. Visit **plumasbank.com/locations** for more information.

Branch Hours

Monday - Friday
9 a.m. – 5 p.m.

Saturday & Sunday
Closed

Branch	Address	Phone
Anderson*	2727 Ventura St. Anderson, CA 96007	530.360.3290
Red Bluff*	500 Riverside Way Red Bluff, CA 96080	530.529.1222
Redding Downtown*	1845 California St. Redding, CA 96001	530.806.4000
Redding Hartnell*	192 Hartnell Ave Redding, CA 96002	530.222.1460
Redding Hilltop	1335 Hilltop Dr. Redding, CA 96003	530.246.2364

*Drive-Up Services at these locations Monday-Friday, 9 a.m. - 5 p.m.

ATMs, Online, and Voice Banking

24/7/365

Client Resource Center

Monday - Friday
8 a.m. - 5:30 p.m.
888.3PLUMAS
888.375.8627

About Plumas Bank

Founded in 1980 and headquartered in Quincy, California, Plumas Bank is a trusted financial partner committed to the success of local clients and businesses. Leveraging advanced banking technologies and tailored business solutions, we deliver a personal and powerful banking experience that drives growth, fosters success, and strengthens the communities we proudly serve. Learn more at **plumasbank.com/about**

Legal Entities
Plumas Bank, a California banking corporation and the wholly-owned subsidiary of Plumas Bancorp (collectively, "Plumas Bank," "we," "us," or the "Bank").

Applicability
Your privacy is important to us. This California Privacy Rights Act Disclosure explains how the legal entities listed above collect, use, and disclose personal information relating to California residents covered by the California Privacy Rights Act of 2020 ("CPRA"). This notice is provided pursuant to the CPRA.

Introduction
Under the CPRA, 'Personal Information' is information that identifies, relates to, or could reasonably be linked directly or indirectly with a California resident. The CPRA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act ("GLBA").

The specific Personal Information that we collect, use, and disclose relating to a California resident covered by the CPRA will vary based on our relationship or interaction with that individual. For example, this Disclosure does not apply with respect to information that we collect about California residents who apply for or obtain our financial products and services for personal, family, or household purposes. For more information about how we collect, disclose, and secure information relating to these customers, please refer to our Consumer Privacy Notice located at: https://www.plumasbank.com/banking-regulations/california-privacy-rights-act-disclosure. Or, you may request a copy of our Privacy Notice at any of our locations.

Keeping Personal Information secure is one of our most important priorities. Consistent with our obligations under applicable laws and regulations, we maintain physical, technical, electronic, procedural and organizational safeguards and security measures that are designed to protect personal data against accidental, unlawful, or unauthorized destruction, loss, alteration, disclosure, or access, whether it is processed by us or elsewhere.

Collection and Disclosure of Personal Information
In the past 12 months, we have collected and disclosed to third parties for our business purposes the following categories of Personal Information relating to California residents covered by this Disclosure:

- Identifiers, such as name and government-issued identifier (e.g., Social Security number);
- Personal information, as defined in the California safeguards law, such as contact information and financial information;
- Characteristics of protected classifications under California or federal law, such as race, ethnicity, sex and marital status;
- Commercial information, such as transaction information and purchase history;
- Biometric information, such as fingerprints and voiceprints;
- Internet or network activity information, such as browsing history and interactions with our website;
- Geolocation data, such as device location and Internet Protocol (IP) location;

- Account log-in information, financial account, debit card, in combination with any required security or access code, password, or credentials allowing access to an account.
- Audio, electronic, visual and similar information, such as call and video recordings;
- Professional or employment-related information, such as work history and prior employer;
- Education information, such as student records and directory information; and
- Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual's preferences and characteristics.

The categories of sources from whom we collected this Personal Information are:

- Directly from a California resident or the individual's representatives
- Service Providers, Consumer Data Resellers and other third parties
- Public Record Sources (Federal, State or Local Government Sources)
- Information from our Affiliates
- Website/Mobile App Activity/Social Media
- Information from Client Directed Third Parties or Institutions representing a Client/Prospect
- Information from Corporate Clients about individuals associated with the Clients (e.g., an employee or board member)

The categories of third parties to whom we disclosed Personal Information for our business purposes described in this privacy disclosure are:

- Affiliates and Subsidiaries of Plumas Bank
- Vendors and Service Providers who provide services such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing and marketing research activities.
- Partners and Third Parties who provide services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, notaries and auditors, who promote the bank and its financial services and products to customers and other prospective buyers.
- Other Third Parties who enable customers to conduct transactions online and via mobile devices, support mortgage and fulfillment services, vehicle loan processes and aggregators (at the direction of the customer).
- Government Agencies as required by laws and regulations.

Use of Personal Information

In the past 12 months, we have used Personal Information relating to California residents to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business purposes and objectives, including the following:

- Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services.

- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.
- Short-term, transient use where the information is not disclosed to a third party and is not used to build a profile or otherwise alter an individual consumer's experience outside the current interaction, including, but not limited to, the contextual customization of ads shown as part of the same interaction.
- Auditing related to a current interaction and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards.
- Undertaking activities to verify or maintain the quality or safety of a service controlled by us, and to improve, upgrade, or enhance the service controlled by the business.
- Debugging to identify and repair errors that impair existing intended functionality.
- Undertaking internal research for technological development and demonstration.
- Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions)

Sale of Personal Information
In the past 12 months, we have not "sold" Personal Information subject to the CPRA, including Personal Information of minors under the age of 16. For purposes of this Disclosure, "sold" means the disclosure of Personal Information to a third-party for monetary or other valuable consideration.

Rights under the CPRA
If you are a California resident, you have the right to:

(1) Request we disclose to you free of charge the following information covering the 12 months preceding your request:
   a. the categories of Personal Information about you that we collected;
   b. the categories of sources from which the Personal Information was collected;
   c. the purpose for collecting Personal Information about you;
   d. the categories of third parties to whom we disclosed Personal Information about you and the categories of Personal Information that was disclosed (if applicable) and the purpose for disclosing the Personal Information about you; and
   e. the specific pieces of Personal Information we collected about you;

(2) Request we delete Personal Information we collected from you, unless the CPRA recognizes an exception; and

(3) Be free from unlawful discrimination for exercising your rights under the CPRA.

We will acknowledge receipt of your request and advise you how long we expect it will take to respond if we are able to verify your identity. Requests for specific pieces of Personal Information will require additional information to verify your identity.

If you submit a request on behalf of another person, we may require proof of authorization

and verification of identity directly from the person for whom you are submitting a request.

In some instances, we may not be able to honor your request. For example, we will not honor your request if we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we will not honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer or where the Personal Information that we maintain about you is not subject to the CPRA's access or deletion rights.

We will advise you in our response if we are not able to honor your request. We will not provide social security numbers, driver's license numbers or government issued identification numbers, financial account numbers, health care or medical identification numbers, account passwords or security questions and answers, or any specific pieces of information if the disclosure presents the possibility of unauthorized access that could result in identity theft or fraud or unreasonable risk to data or systems and network security.

We will work to process all verified requests within 45 days pursuant to the CPRA. If we need an extension for up to an additional 45 days in order to process your request, we will provide you with an explanation for the delay.

How to Exercise Your Rights

If you are a California resident, you may submit a request by:

(1) Writing us at: Plumas Bank
35 S Lindan Ave
Quincy Ca 95971

(2) Calling our Toll-Free number 888.375.8627

Questions or Concerns

You may contact us with questions or concerns about this Disclosure and our practices by:

(1) Writing us at: Plumas Bank
35 S Lindan Ave
Quincy Ca 95971

(2) Emailing us at https://www.plumasbank.com/contact-us

Changes to This California Privacy Rights Act Disclosure

We may change or update this Disclosure from time to time. When we do, we will post the revised Disclosure on this page with a new "Last Updated" date.