CALIFORNIA CONSUMER PRIVACY ACT NOTICE

Last updated January 13, 2026

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 Notice explains how the legal entities listed above collect, use, and disclose personal information relating to California residents covered by the California Consumer Privacy Act (CCPA) as amended by the California Privacy Rights Act of 2020 (CPRA). This Notice furthermore applies both to our offline and online information practices, including information collected through our website, through our applications and any of our social media accounts (our "Platform").

By using or accepting our platform in any manner, you acknowledge that you accept the practices and policies outlined in this Notice, and you hereby consent that we will collect, use, and share your information in the following ways unless otherwise required by law. If you do not agree with this Notice, please do not interact with and navigate away from the platform. If you use or interact with the platform on behalf of another individual or entity, you represent that you are authorized by such individual or entity to accept this Notice on such individual's or entity's behalf. You represent and warrant that the information that you are inputting is accurate.

Introduction
Personal Information is information that identifies, relates to, or could reasonably be linked directly or indirectly with a California resident. However, it 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 will vary based on our relationship or interaction with that individual. For example, this notice 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 consumers, please refer to our Federal Consumer Privacy Notice located at: https://www.plumasbank.com/privacy. Or you may request a copy of our Federal Consumer 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 may have collected the following categories of personal information from California residents:

Nature of Your Interaction with Us	**Categories of Data Collected**

Visitors to our Platform	If you visit our websites or interact with us via our Platform, we may collect the following categories of information about you: • Identifiers such as your real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers. • Personal information described in the California Consumer Records Act, Section 1798.80, subdivision (e). This may also include your name, address, telephone number, and information as to your current employment. • Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with our websites. • Approximate geolocation data. For example, we may receive information about what city and state your device is in when accessing our websites. • Professional or employment-related information. For example, we may receive information as to which company you are employed or affiliated with.
Clients	While providing services to clients and potential clients, we may collect the following categories of information about you: • Identifiers, such as a real name, alias, postal address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers. • Any personal information described in the California Consumer Records Act, Section 1798.80, subdivision (e). • Characteristics of protected classifications under California or federal law, such as race, ethnicity, sex, and marital status. • Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies. • Biometric information, such as fingerprints and voiceprints. • Audio, electronic, visual, and similar information such as call and video recordings. • Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an internet website application, or advertisement. • Geolocation data, such as device location and Internet Protocol (IP) location. • Account login information, financial account, debit card, in combination with any required security or access code, password, or credentials allowing access to an account. • Professional or employment-related information. • Education information, such as student records and directory information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act. • Inferences drawn from any of the personal information listed above to create a profile about, for example, an individual's preferences and characteristics.

	• Sensitive personal information.
Prospective clients and attendees at our events	With respect to prospective clients and attendees at our events, we may collect the following categories of information about you: • Identifiers, such as real name, alias, postal address, account name, social security number, driver's license number, passport number, email address, or other similar identifiers.
Visitors to our locations	With respect to visitors to our locations, we may collect the following categories of information about you: • Identifiers, such as real name, alias, postal address, email address. • CCTV surveillance footage.

Categories of Sources from Which We Collect Personal Information

The categories of sources from which we collect personal information are:

- Directly from you or your representatives.
- Operating systems and platforms. For example, we collect information about your device's interaction with our websites and applications.
- Service providers, consumer data resellers and other third parties.
- Public record sources (Federal, State or Local Government).
- Information from our Affiliates.
- Social media platforms.
- Information from client directed third parties or institutions representing the individual.
- Information from corporate clients about individuals associated with the clients (e.g., an employee or board member)

Purpose For Collecting Personal Information from Consumers

We collect your personal information to:

- Provide the banking services you request.
- Operate, troubleshoot, and improve our product and service offerings.
- Respond to your inquiries.
- To understand how people use our services, including by generating and analyzing statistics.
- Operate and improve online services.
- Personalize online and offline content.
- Market, advertise and assess the effectiveness of our events, promotional campaigns, publications, and services.
- To send you newsletters, updates, marketing communications, and other information or materials that may interest you.
- Maintain safety in our locations and combat illegal activities.
- For internal administration, data analysis, billing, and detecting, preventing, and responding to actual or potential fraud, illegal activities, or intellectual property infringement.
- Comply with legal obligations and enforce our rights.
- To host, store and otherwise process information needed for business continuity and disaster recovery.
- To evaluate or conduct a merger, reorganization, dissolution, or other sale or transfer of some or all our assets, or similar corporate transactions or proceedings, in which personal information held by us is amongst the assets transferred.

Disclosure of Personal Information to Our Service Providers
To fulfill purposes for collection as stated above, we may partner with service providers. For example, we may partner with electronic communication service providers to communicate with you and to provide our online services to you. We may disclose your personal information to a service provider for a disclosed business purpose. When we disclose personal information for a business purpose, we enter into a contract that describes the purpose and requires the service provider to keep personal information confidential and not use it for any purpose except for performing contractual obligations. Our agreements with our service providers shall impose similar terms with respect to information practices as set forth in this Notice.

Sale and Sharing of Personal Information
While under most circumstances Plumas Bank's information practices do not involve sale or sharing of personal information, some consumer privacy laws broadly define these and similar terms. According to the California consumer privacy law, a "sale" includes disclosing, making available or communicating personal information to a third party in exchange for monetary or other valuable consideration. "Sharing" includes disclosing, making available or communicating personal information to a third party for cross-context behavioral advertising, regardless of monetary or valuable consideration.

Under no circumstances does Plumas Bank sell or share personal information we collect from our clients, potential clients, business contacts, website, and application users (other than as disclosed under Cookies and Similar Technologies), event attendees, office visitors or others who interact with us. Plumas Bank does not sell or share the personal information of known minors under 16 years of age.

Certain services provided to our clients and prospective clients may be deemed a "sale" or "sharing" under applicable law. For example, we utilize web analytics services such as Google Analytics to track the performance of our websites and applications, to understand our target audience better and tailor our thought leadership strategies accordingly. This data helps us identify areas for improvement and make informed decisions to enhance our digital presence, to analyze traffic sources and measure the effectiveness of marketing channels, allowing us to allocate resources effectively. Furthermore, we can assess the performance of our content, identify popular pages, and create more meaningful content for our audience.

In the preceding 12 months, we have sold or shared to third parties the following categories of personal information:

- Internet or other electronic network activity information
- Identifiers
- Commercial information
- Geolocation Data
- Transactional Data

In the preceding 12 months, we have shared or sold personal information to the following categories of third parties:

- Advertising networks and cross-context behavioral advertising partners for marketing and ad measurement.
- Data analytics providers for website/application analytics and performance monitoring.
- Payment processors and financial institutions for processing payments and providing financing.
- Fraud prevention and security vendors for detecting and preventing fraudulent activity.
- Auditing partners for compliance and transaction verification.

- Customer support and account servicing providers for maintaining and servicing accounts.
- Research and development service providers for improving and enhancing services.
- Law enforcement and regulatory agencies for compliance with legal obligations.

You have the right to opt out of the sale and sharing of personal information at any time. To exercise this right, please select the link or follow the instructions on our Change Cookie Consent Settings from our website www.plumasbank.com/cookie.

Information on Consumers Under the Age of Sixteen (16)
We do not knowingly collect any personal information from visitors or users of our website and/or who are under the age of 16. If you are under 16, please do not give us any personal information. We encourage parents and legal guardians to monitor their children's internet usage and to help enforce our Notice by instructing their children to never provide personal information through the internet without their permission. If you have reason to believe that a child under the age of 16 has provided personal information to us, please contact us, and we will work to delete that information from our database.

Our Use of Consumer's Sensitive Personal Information
We may collect and process sensitive personal information as part of our contractual agreement to provide services. Sensitive personal information may include a consumer's social security, driver's license, state identification card, or passport number; certain financial account details allowing access to such account; precise geolocation; racial or ethnic origin; as well as certain processing of biometric information and gender. The sharing of sensitive personal information is pursuant to Plumas Bank's Consumer Privacy Notice required by federal law.

Cookies and Similar Technologies
We use cookies and similar technologies for storing and honoring your preferences and settings when accessing and interacting with our websites, combating fraud, analyzing how our websites and applications perform, customizing advertisements, and fulfilling other legitimate purposes. We also may use "web beacons" to help deliver cookies and gather usage and performance data. Our websites may include web beacons, cookies, or similar technologies from third-party service providers. We may allow certain third parties, such as data analytics or online advertising service providers, to collect your browsing activity on our websites and applications in a manner that may be deemed to involve the sale of personal information under applicable law.

How Long Your Personal Information Will Be Kept
We will keep your personal information while you have an account with us or while we are providing services to you. Thereafter, we will keep your personal information for as long as is necessary:

- To respond to any questions, complaints, or claims made by you or on your behalf.
- To provide service as contracted for by you.
- To comply with legal obligations and to enforce our rights.
- To demonstrate fair treatment
- To keep records in accordance with regulatory obligations.

We will not retain your personal information for longer than necessary for the purposes set out in this Notice. Different retention periods apply for different types of personal information. When it is no longer necessary to retain your personal information, we will delete or anonymize it.

Your Rights Under the CCPA
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 an exception applies.

(3) The right to request a correction inaccurate or incomplete information.

(4) The right to opt out of the sale or sharing of personal information.

(5) The right to limit the use or disclosure of sensitive personal information; and

(6) Be free from unlawful discrimination for exercising your rights.

Upon receiving your request, we will confirm receipt within ten (10) business days, provided we can verify your identity. We will work to process all verified requests within 45 calendar days. If we need an extension for up to an additional 45 calendar days to process your request, we will provide you with an explanation for the delay.

Please note that requests for specific personal information may require additional details to complete identity verification.

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. 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 may deny your deletion request if retaining the information is necessary for us or our service providers to:

1. Complete the transactions for which we collected the personal information, provide services that you request, take actions reasonably necessary within the context of our ongoing business relationship with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products and/or services to identify errors that impair existing intended functionality.

4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act.
6. Comply with legal obligations,
7. Make other internal and lawful uses of the information that is compatible with the context in which the information was provided.

If we deny your request to know, delete, correct, opt out, or limit (in whole or in part), you may appeal by calling 888.375.8627 or writing our Privacy Officer at 35 S. Lindan Ave, Quincy, CA 95971. We will review and respond within 45 calendar days, explaining the outcome and our reasons.

How to Exercise Your Rights

If you are a California resident, you may submit a verifiable consumer request to us by either:
Postal Address: 35 S. Lindan Ave Quincy, CA 95971
Calling our Toll-Free number 888.375.8627
Webform submission at https://www.plumasbank.com/contact-us

You may be limited in the number of verifiable consumer requests for access or data portability in any given 12-month period (limited to twice per 12-month period for California residents). The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person from whom we collected personal information or a legally authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond.

Questions or Concerns

If you have any questions or comments about this Notice, the ways in which we collect and use your personal information, your choices, and rights regarding such use, or wish to exercise your rights under this Notice, please do not hesitate to contact us at:
Postal Address: 35 S. Lindan Ave Quincy, CA 95971
Calling our Toll-Free number 888.375.8627
Webform submission at https://www.plumasbank.com/contact-us

Changes to This California Consumer Privacy Act Notice

We reserve the right to amend this Notice at our discretion and at any time. When we make these changes to this Notice, we will notify you by email or through a notice on our website homepage and/or through our application's login screen(s). You will also be able to determine the date that our current Notice became effective, by viewing the effective date at the top of this document.