



Dear Valued Client:

Subject to shareholder approval, effective July 1, 2021, Bank of Feather River will officially become Plumas Bank.

You may be wondering how this will impact our branch operations and what changes you can expect for your accounts. We want to assure you that you can expect to receive the same excellent, community-based service you've always received from the team at Bank of Feather River.

- We will be here and continue serving you under the name Plumas Bank.
- Your favorite personal banker will still be here taking your deposits and cashing your checks, answering your calls, and assisting you with opening accounts and online banking.
- Your trusted local loan officer will still be handling your loan, now with more tools in their toolbox.

While Bank of Feather River will be owned and operated by Plumas Bank as of July 1, the conversion of your accounts over to Plumas Bank's existing system will happen in November 2021. What does this mean to you? Until November, your accounts as well as your online banking, bill pay and mobile app will remain the same. You will continue to see Bank of Feather River on your bank statements and notices that come in the mail. You'll access online banking at the Bank of Feather River website, just as you always have. You'll continue to use your same checks and debit cards.

Essentially, while you'll start seeing the Plumas Bank name and begin to learn more about Plumas Bank's network, you won't notice much difference in how you access your day-to-day banking while we complete the transition of our internal systems. Our goal is to make this conversion as seamless as possible for our clients.

Later this fall as we get closer to the transition to Plumas Bank's internal systems, you will be receiving a welcome packet from our team with more information regarding your accounts. We think you will be very pleased with the wide array of products and services offered by Plumas Bank for both your personal and business banking needs — all with the same community bank feel you have been accustomed to with Bank of Feather River.

We look forward to continuing to serve you, your family and your business for years to come; we will continue to be the bank where the locals bank!

If you have any questions or concerns please don't hesitate to contact Mandy Jones, SVP, Business Development Officer at [mjones@bofr.bank](mailto:mjones@bofr.bank). To learn more about Plumas Bank, please visit [www.plumasbank.com/welcome-yuba-city](http://www.plumasbank.com/welcome-yuba-city).

Sincerely,

Julie Morehead  
President/CEO

Member FDIC  
Equal Housing Lender