



4-H/FFA Youth Lending Program Application & Agreement

Oak Valley Community Bank supports youth participating in agricultural education through our 4-H/FFA Youth Lending Program. This program provides short-term financing to assist eligible students with the purchase and care of livestock projects exhibited at their county fair.

Loan funds are to be repaid from the proceeds of the animal's sale at the conclusion of the project. To be eligible for funding, completed and signed applications must be received no later than **sixty (60) days** prior to the official weigh-in date for the applicable fair.

Section 1 – Participant/Borrower Information

All fields below must be completed.

| | | | | |
|---|--|----------------|-------------------------|--|
| Participant/Borrower's Name: | | Date of Birth: | Social Security Number: | |
| Physical Address: | | Home Phone: | Cell Phone: | |
| Mailing Address (if different): | | Email Address: | | |
| 4-H/FFA/Grange/Club/Independent: | | School: | Grade: | |
| Advisor Name: | | Advisor Phone: | | |
| Advisor Email: | | | | |
| I will sign loan documents at Oak Valley Community Bank's _____ office. | | | | |

Section 2 – Sponsor/Co-Signer Information

All fields below must be completed.

| | | | | |
|---|-------------|--------|---|-------------------------|
| Co-Signer's Name: | | | Relationship to Participant: <input type="checkbox"/> Parent <input type="checkbox"/> Guardian | |
| Driver's License Number: | Issue Date: | State: | Date of Birth: | Social Security Number: |
| | Exp. Date: | | | |
| Physical Address: | | | Home Phone: | Cell Phone: |
| Mailing Address (if different): | | | Email Address: | |
| Occupation: | | | Estimated Annual Income: | |
| I certify that there are no unsatisfied liens/judgments/lawsuits against me, all taxes are paid and up to date, and I have not filed for bankruptcy, foreclosure, or defaulted on a loan. | | | | |

4-H/FFA Youth Lending Program Application & Agreement

Section 4 – Program Agreement

In consideration of the Bank’s approval of the Loan, and by signing below, Borrower and Sponsor agree to the following:

1. **Borrower certifies** he or she is a grade school or high school student (age 9 or older) and an active member of 4-H, FFA, Independent, or Grange.
2. **Loan Purpose.** Loan funds will be used solely for the purchase and care of the animal described in this Application.
3. **Use and Care.** Loan funds will be used only for the approved livestock project. Borrower agrees to care for the animal in accordance with accepted agricultural practices. The Bank may, upon reasonable notice, inspect record books for the project. Sponsor/Co-Signer agrees to assist with facilitating any such inspection.
4. **Sale and Repayment.** Borrower agrees to sell the animal at the conclusion of the project and repay the Loan in full. Repayment is due within **sixty (60) days** of the auction date or within **fourteen (14) days** of Borrower’s receipt of sale proceeds, whichever occurs first. **Repayment of the loan is required even if the animal is not sold, and in that event, the borrower agrees to repay the loan within a reasonable period of time.**
5. **Changes to Project.** Borrower agrees to notify the Bank within **ten (10) business days** of any material change to the project described in this Application.
6. **Sponsor/Co-Signer Responsibility.** Sponsor/Co-Signer approves the project and agrees to repay the Loan if Borrower does not. If Borrower is a minor and disaffirms the Loan under applicable California law, Sponsor/Co-Signer remains fully responsible for repayment.
7. **Accuracy of Information.** Borrower and Sponsor/Co-Signer certify that the information provided in this Application is true and complete as of the date signed.

Certification, Authorization & Consent

The undersigned (“you”, “your”), represent to Oak Valley Community Bank (“Lender”) the information provided in or with this application is true, complete, and correct as of the date submitted. You agree to promptly notify Lender and or supplement the information provided in or with this application if any material facts should change prior to closing of the Loan or as otherwise requested by Lender for underwriting purposes. You expressly authorize Lender to investigate your credit history and obtain and use a consumer credit report. You also authorize us to exchange credit information with others in connection with this application.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What that means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

Borrower Signature

Date

Co-Signer Signature

Date

Please review and retain the attached California Consumer Privacy Act Policy for your records.

California Consumer Privacy Act Policy

This California Consumer Privacy Act Policy ("CCPA Disclosure") explains how Oak Valley Community Bank, its subsidiary Eastern Sierra Community Bank, and Oak Valley Bancorp ("Company", "Bank", "we", "us", or "our") collect, use, and disclose personal information relating to California residents covered by the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020 (collectively, the "CCPA"). This "Notice" constitutes our notice at collection and details our privacy policy pursuant to the CCPA.

Introduction

Under the CCPA, "Personal Information" is information that identifies, relates to, or could reasonably be linked directly or indirectly with a particular California resident and includes certain categories of Personal Information discussed below that constitute "Sensitive Personal Information." The CCPA, 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 CCPA 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 customers, please refer to our [Privacy Statement](https://www.ovcb.com/privacy.html) (<https://www.ovcb.com/privacy.html>).

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, Use and Disclosure of Personal Information

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

- Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers;
- Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information;
- Characteristics of protected classifications under California or federal law, such as race, ethnicity, sex and marital status, among others;
- Commercial information, such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies;
- Biometric information;
- Internet or other electronic network activity information, such as browsing history, search history, and information regarding interaction with an internet website application, or advertisement;

- Geolocation data, such as device location and Internet Protocol (IP) location;
- Audio, electronic, visual, thermal, or similar information such as call and video recordings;
- Professional or employment-related information, such as work history and prior employer;
- Education information, directly related to a student; and maintained by an educational agency or institution or by a party acting for the agency or institution;
- Inferences drawn from any of the Personal Information listed above to create a profile about a California resident reflecting their preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes; and
- The following categories of Sensitive Personal Information:
 - Personal Information that reveals:
 - Social Security, driver's license, state identification card, or passport number;
 - Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account;
 - Precise geolocation;
 - Racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs, or union membership;
 - The contents of mail, email, and text messages unless the business is the intended recipient of the communication;
 - Genetic data
 - The processing of biometric information for the purpose of uniquely identifying a person.
 - Personal Information collected concerning one's health including personal information related to reproductive health services; and
 - Personal Information collected concerning a consumer's sex life or sexual orientation.

In addition to collecting Personal Information ourselves, we additionally coordinate with third parties to collect Personal Information on our behalf, which third parties are engaged in one or more of the business practices described below:

- Delivering advertising and marketing, including on non-affiliated persons' or entities' sites and mobile apps;
- Facilitating events and event management, including virtual and/or in-person events (e.g., hotels, restaurants, virtual platforms, audio/visual capabilities, food/beverage, transportation services, etc.); and
- Referral sources, whether for purposes of identifying candidates for employment, identifying new client opportunities, or recommending vendors or contractors.

The categories of sources from which we collected Personal Information are:

- Directly from a person or individuals acting on their behalf including other persons, entities, or institutions;
- Service Providers, Consumer Data Resellers, Credit Reporting Agencies, and other similar persons or entities;
- Third-party verification services;
- From activity on websites including online banking and mobile applications;
- Public Record Sources (Federal, State or Local Government Sources);
- Job applications submitted to us; and

- Information from Corporate Clients about individuals associated with the Clients (e.g., an employee or board member).

With respect to each category of a California resident's Personal Information that we disclosed for a business purpose in the past 12 months, the categories of persons or entities to whom we disclosed that Personal Information are:

- Service Providers and Contractors who provide services such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing, marketing research activities, credit financing, event management, employment background checks, and real estate management;
- Other Service Providers and Contractors who provide services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, real estate expertise, appraisal expertise, notaries, and auditors, who promote the bank and its financial services and products to customers and other prospective buyers;
- Other Service Providers and Contractors 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; and
- Other persons or entities with which you may use or direct us to intentionally interact or to which you may use or direct us to intentionally disclose your Personal Information.

We collect, use, and disclose for our business purposes Personal Information, including Sensitive Personal Information, relating to California residents to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business or commercial purposes, 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 (except for cross-context behavioral advertising, a type of targeted advertising), providing analytic services, facilitating event management and execution, managing our real estate portfolio, or providing similar services;
- Helping to ensure security and integrity to the extent the use of Personal Information is reasonably necessary and proportionate for these purposes;
- Short-term, transient use, including, but not limited to, non-personalized advertising shown as part of a current interaction with us, where the information is not disclosed to a third party and is not used to build a profile or otherwise alter the California resident's experience outside the current interaction with us;
- Auditing related 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 that service;
- Debugging to identify and repair errors that impair existing intended functionality;
- Undertaking internal research for technological development and demonstration; and
- Complying with laws and regulations and complying with other legal processes and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).

Retention of Personal Information

The length of time that we intend to retain each category of Personal Information will depend on a number of criteria, including (i) the length of time we are required to retain Personal Information in order to comply with applicable legal and regulatory requirements, (ii) the length of time we may need to retain Personal Information in order to accomplish the business or commercial purpose(s) for which such Personal Information is collected, used or disclosed (as indicated in this Notice), and (iii) whether you choose to exercise your right, subject to certain exceptions, to request deletion of your Personal Information.

Sale or Sharing of Personal Information

In the 12 months preceding the date of this notice, we have not “sold” or “shared” Personal Information or Sensitive Personal Information of a California resident subject to the CCPA nor have we “sold” or “shared” Personal Information or Sensitive Personal Information for minors under 16 years of age. For the purposes of this Notice:

- “sold” means the disclosure of Personal Information or Sensitive Personal Information to a third-party for monetary or other valuable consideration; and
- “shared” means the disclosure of Personal Information or Sensitive Personal Information to a third party for cross-context behavioral advertising.

Use of Sensitive Personal Information

We only use or disclose Sensitive Personal Information for the following purposes consistent with CCPA Regulations:

- To perform the services or provide the goods reasonably expected by an average person who requests those goods or services. For example, the precise geolocation may be used by a mobile application that is providing a person with directions on how to get to a specific location;
- To detect security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored or transmitted Personal Information, provided that the use of Personal Information is reasonably necessary and proportionate for this purpose. For example, we may disclose account information to a data security company that is hired to investigate and remediate a data incident that involved that individual's account;
- To resist malicious, deceptive, fraudulent, or illegal actions directed at the business and to prosecute those responsible for those actions, provided that the use of Personal Information is reasonably necessary and proportionate for this purpose. For example, we may use information about ethnicity and/or the contents of email messages to investigate claims of racial discrimination;
- To ensure the physical safety of natural persons, provided that the use of Personal Information is reasonably necessary and proportionate for this purpose. For example, we may disclose account information to law enforcement, when required by law, to investigate financial elder abuse;
- For short-term, transient use, including, but not limited to, non-personalized advertising shown as part of a current interaction with us;
- To perform services such as maintaining or servicing accounts, providing customer service, processing, or fulfilling orders and transactions, verifying information, processing payments, providing financing, analytic services, or storage; and
- To verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured by, manufactured for, or controlled by us.

Rights Under the CCPA

If you are a California resident covered by the CCPA, you have the right to:

- Receive this Notice at or before the point of collection of your Personal Information;
- Request we disclose to you free of charge the following information covering the 12 months preceding your request:
 - The categories of Personal Information about you that we collected;
 - The categories of sources from which the Personal Information was collected;
 - The purpose for collecting Personal Information about you;
 - The categories of third parties to whom we disclosed Personal Information about you and the categories of Personal Information that were disclosed (if applicable) and the purpose for disclosing the Personal Information about you; and
 - The specific pieces of Personal Information we collected about you;
- Request we correct inaccurate Personal Information that we maintain about you;
- Request we delete Personal Information collected from you, unless the CCPA recognizes an exception; and
- Be free from unlawful discrimination for exercising your rights under the CCPA.

Please see the section below entitled, “How to Exercise Your Rights,” for instructions explaining how you can exercise these rights described above.

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.

For individuals submitting a request on behalf of another person, we may require proof of authorization and verification of identity directly from the person for whom the request is made.

For a company or organization submitting a request on behalf of another person, we may require proof of authorization from the individual such as a Power of Attorney and verification of identity directly from the person for whom the request is made.

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 CCPA'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, unique biometric data, 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 CCPA. 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:

- Completing an online request at [CCPA Request Form – California Consumer Privacy Act Request Form](#)
- Calling us at 1-866-844-7500, Monday through Friday from 8:00 AM to 5:00 PM Pacific Time.

Changes to This California Consumer Privacy Act Notice

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

Contact Information

If you have any questions or concerns about our privacy policies and practices, please call 1-866-844-7500, Monday through Friday 8:00 AM to 5:00 PM Pacific Time or email us at [https://www.ovcb.com/contact - customer service](https://www.ovcb.com/contact-customer-service).

Last updated: November 1, 2025.