

Cash Reserve Application

Requested loan amount:

\$500 \$1,000 over \$1,000

Requests in excess of \$1,000 require completion of Addendum A and additional financial supporting documentation may be required.

Linked Deposit Account # _____

Check Appropriate Box

If you are applying for individual credit in your own name, and are not relying on alimony, child support, or separate maintenance payments or on the income or assets of another person as the basis for repayment of the credit request, complete Section A.

All other situations, complete Section A and B, providing information in B about your spouse, a joint applicant or user, or the person on whose alimony, support, or maintenance payments or income or assets you are relying.

If you intend to apply for joint credit, please initial here.

Applicant Co-Applicant

SECTION A - APPLICANT INFORMATION

First Name: _____

Last Name: _____

Date of Birth: _____ SSN: _____

Address: _____

(Required - No P.O. Boxes Allowed)

City: _____ State: _____ Zip: _____

Time at Address: Yrs/Mos _____

Home Phone: _____

Cell Phone: _____

Email Address: _____

Mailing Address: _____

(If Different Than Above)

City: _____ State: _____ Zip: _____

Current Employer: _____

Work Phone: _____

Length of Employment: _____

Alimony, child support or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Applicant's Annual Income (required): \$ _____

Annual Amount of Other Income: \$ _____

Source of Other Income: _____

Own Home Rent Parents Other

Monthly Housing Payment: \$ _____

SECTION B - JOINT APPLICANT INFORMATION

First Name: _____

Last Name: _____

Date of Birth: _____ SSN: _____

Address: _____

(Required - No P.O. Boxes Allowed)

City: _____ State: _____ Zip: _____

Time at Address: Yrs/Mos _____

Home Phone: _____

Current Employer: _____

Work Phone: _____

Length of Employment: _____

Alimony, child support or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Joint Applicant's Annual Income: \$ _____

Everything that I have stated in this application is correct to the best of my knowledge. If approved, I agree to be bound by the terms and conditions of the Cash Reserve Agreement found on the inside of this brochure. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

All signers on the linked account must sign this Cash Reserve Application.

X _____
Signature of Applicant Date

X _____
Signature of Joint Applicant Date

Bank Use Only

Accepting Employee: _____

Based on the customer's current banking relationship can you attest to having a reasonable belief as to the customer's true identity? Yes No

X _____
Signature of Accepting Employee Date

So you're covered when you need it.

Avoid costly and embarrassing overdrafts!

No matter how you're overdrawn - whether by check, electronic transfer payment, ATM or debit card purchase ... funds will automatically transfer from your Cash Reserve Account into your checking account to cover the overdraft up to your approved credit limit.



APPLY TODAY!

- Review the Cash Reserve Agreement Terms and Conditions found inside of this brochure.
- Complete attached application and return to any NVB branch.
- Your Cash Reserve Application is subject to credit approval.



Redding Offices

Buenaventura ■ (530) 226-2959

Business Banking ■ (530) 226-0500

Churn Creek ■ (530) 226-2952

Country Club ■ (530) 226-2940

Enterprise ■ (530) 226-2962

Redding (South St.) ■ (530) 226-2920

Westwood ■ (530) 226-2956

Anderson ■ (530) 226-2950

Cottonwood ■ (530) 226-2967

Crescent City ■ (707) 465-8900

Eureka (Business Banking Office) ■ (707) 443-8400

Eureka Mall ■ (707) 443-8488

Ferndale ■ (707) 786-9522

Garberville ■ (707) 923-2152

Hayfork ■ (530) 628-5215

McKinleyville ■ (707) 839-8400

Palo Cedro ■ (530) 547-5715

Roseville (Business Banking Office) ■ (916) 783-2900

Santa Rosa (Business Banking Office) ■ (707) 522-5480

Shasta Lake ■ (530) 226-2977

Ukiah (Business Banking Office) ■ (707) 467-2280

Weaverville ■ (530) 623-5521

Willits ■ (707) 459-5581

Woodland (Business Banking Office) ■ (530) 668-5800

www.novb.com

Customer Service: **866-869-MORE** (6673)



Member FDIC

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Cash Reserve



So you're covered when you need it.



www.novb.com

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: 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 this means for you: when you open an account, we will ask for your name, address, date of birth and other information that allows us to identify you. We may ask to see your driver's license or other identifying documents.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Overdraft Advances	18.00%
Paying Interest	There is no "grace period" which would allow you to avoid a Finance Charge on your overdraft advances. We will begin charging interest on the date of the overdraft advance.

Fees	
Annual Membership Fee	\$25
Transaction Fees - Advance Fee	\$10 for each advance
Penalty Fee - Late Fee - Returned Payment	\$15 \$25

How We Will Calculate Your Balance: We use a method called "daily balance method (including new transactions)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Cash Reserve Agreement Terms & Conditions

Authorization: By signing and submitting this Cash Reserve Agreement from North Valley Bank ("Bank", "we", "us"), you agree to the following:

- You authorize us to obtain credit bureau reports in connection with your request for credit. If a Credit Line is opened, you authorize us to release information about you to third parties as described in our Privacy Policy. You agree that upon our request, you will provide us with a current financial statement, a new credit application, or both, on forms provided by us. You also agree we may obtain credit reports on you at any time, at our sole option and expense, for any reason, including but not limited to determining whether there has been an adverse change in your financial condition (such as termination of employment or loss of income), we may suspend your Credit Line.

- If a credit line is opened, you will receive a Cash Reserve Agreement ("Agreement"), **which includes judicial reference for dispute resolution.** You agree to be bound by the terms and all future revisions of the Agreement. You also understand and agree that you may be subject to other agreements with us regarding transfer instruments or access devices which may access your Credit Line.

- Rates, fees, and terms may change: We have the right to change the account terms (including APRs) in accordance with the Agreement.

Promise to Pay: You promise to pay NORTH VALLEY BANK, or order, the total of all credit advances, accrued interest and interest charges, together with all fees, charges, costs and expenses for which you are responsible under this Agreement. You will pay your Credit Line according to the payment terms set forth below. **If there is more than one Borrower, each is jointly and severally liable on this Agreement. This means we can require any Borrower to pay all amounts due under this Agreement, including credit advances made to any Borrower. Each Borrower authorizes any other Borrower, on his or her signature alone, to cancel the Credit Line, to request and receive credit advances, and to do all other things necessary to carry out the terms of this Agreement. We can release any Borrower from responsibility under this Agreement, and the others will remain responsible.**

Minimum Payment. The minimum payment for each billing cycle is five percent (5.0%) of the outstanding balance or \$20.00, whichever is greater, plus the amount of any Past Due Payments, but not more than the Ending Loan Balance. You may pay more than the Minimum Payment due and you may make additional payments, at any time.

The amount of your minimum payment will be deducted from your checking account on the Payment Due Date indicated on your Cash Reserve Statement. FINANCE CHARGES will continue to accrue until the New Balance and the accrued FINANCE CHARGES are paid. If the balance of your checking account on the Payment Due Date is less than the minimum payment then due, the Bank at its option may bill you separately for such payments.

How Your Payments Are Applied. Unless otherwise agreed or required by applicable law, payments and other credits will be applied to Finance Charges; then to unpaid principal; late charges and other charges; then to any amounts that exceed your Credit Limit.

Credit Limit. Your Credit Limit will be provided to you with a copy of this Cash Reserve Agreement upon approval. You may pay more than the Minimum Payment Due and you may make additional payments, at any time. You may borrow against the Credit Line, repay any portion of the amount borrowed, and re-borrow up to the amount of the Credit Limit. Your Credit Limit is the maximum amount you may have outstanding at any one time. You agree not to attempt, request, or obtain a credit advance that will make your Credit Line Account balance exceed your Credit Limit. Your Credit Limit will not be increased should you overdraw your Credit Line Account. If you exceed your Credit Limit, you agree to repay immediately the amount by which your Credit Line Account exceeds your Credit Limit, even if we have not yet billed you.

Charges to your Credit Line. We may charge your Credit Line to pay other fees and costs that you are obligated to pay under this Agreement or any other document related to your Credit Line. Any amount so charged to your Credit Line will be a credit advance and will decrease the funds available, if any, under the Credit Line. However, we have no obligation to provide any of the credit advances referred to in this paragraph.

Overdraft Advances: You may obtain overdraft advances under your Credit Line by writing a check on your designated checking account with us in excess of the available collected balance in the account. Advances will be made into your designated checking account with us in multiples of \$50 or the unused portion of your Credit Limit if it is less than \$50.

If you fail to comply with any of the terms and provisions of this agreement, assign or attempt to assign any of the services provided for in the Agreement, let others have possession of your checkbook, change your residence from California to another state, or for any other reason the Bank may decide to cancel your right to use the Credit Line. In any event, the privilege of this service is subject to annual review by Bank at which time Bank may, at its option, renew or discontinue the service; as part of this review, Bank may require current financial information from you.

Periodic Statements: If you have a balance owing on your Credit Line Account or have any account activity, we will send you a periodic statement. It will show, among other things, credit advances, FINANCE CHARGES, other charges, payments made, other credits, your "Previous Balance," and your "New Balance." Your statement also will identify the Minimum Payment you must make for that billing period and the date it is due.

When Interest Begins To Accrue. Interest on credit advances under your Credit Line will begin to accrue on the date credit advances are posted to your Credit Line. There is no "grace period" which would allow you to avoid paying interest on your Credit Line credit advances.

Method Used to Determine the Balance on Which Interest Will Be Computed. We figure the interest charge on your Credit Line Account by applying the periodic rate to the "daily balance" of your Credit Line Account for each day in the billing cycle. To get the daily balance, we take the beginning balance of your Credit Line Account each day, add any new advances and subtract any payments or credits and any unpaid interest or other finance charges. This gives us the "daily balance."

Method of Determining the Amount of Interest Charges. The interest charge is determined by applying the "Periodic Rate" (the daily rate) 0.049315% to the balance described above. Then we multiply by the number of days in the billing cycle. This is your Interest Charge calculated by applying the Periodic Rate. To obtain the Periodic Rate we divide the Interest Rate (18%) by the number of days in the year. To obtain the Annual Percentage Yield Rate (18%) we multiply the Periodic Rate by the number of days in the year.

Conditions Under Which Other Charges May Be Imposed. You agree to pay all the other fees and charges related to your Credit Line as set forth below:

Annual Membership Fee: You will be charged an annual membership fee of \$25.00.

Advance Fee: You will be charged an advance access fee of \$10 for each advance of your credit line.

Late Fee: In addition to our rights upon default, your payment will be late if it is not received by us within 15 days after the "Payment Due date" shown on your periodic statement. If your payment is late we may charge you \$15.00.

Returned Payment Fee: If your payment is returned unpaid for any reason, you may be charged a \$25.00 fee.

Default. We may declare you to be in default if any one or more of the following events occur: (A) you fail to pay a Minimum Payment when due; (B) you die; (C) you make any false or misleading statements on your Credit Line application; (D) you violate any provision of this Agreement or any other agreement with us; (E) any garnishment, attachment, or execution is issued against any material asset owned by you; (F) you exceed your Credit Limit; (G) you file for bankruptcy or other insolvency relief, or an involuntary petition under the provisions of the Bankruptcy Code is filed against you; (H) we in good faith believe ourselves insecure.

Lender's Rights. If you are in default, we may terminate or suspend your Credit Line Account without prior notice. However, we will notify you in writing of our action as soon as practicable.

Suspension. If we suspend your Credit Line, you will lose the right to obtain further credit advances. However, all other terms of this Agreement will remain in effect and be binding upon you, including your liability for any further unauthorized use of any Credit Line access devices.

Termination. If we terminate your Credit Line, your Credit Line will be suspended and the entire unpaid balance of your Credit Line Account will be immediately due and payable, without prior notice except as may be required by law, and you agree to pay that amount plus all interest, fees, and other amounts due under this Agreement.

Collection Costs. We may hire or pay someone else to help collect this Agreement if you do not pay. You will pay us that amount. This includes, subject to any limits under applicable law, our attorneys' fees and our legal expenses, whether or not there is a lawsuit, including attorneys' fees, expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), and appeals. You also will pay any court costs, in addition to all other sums provided by law.

Delay in Enforcement. We may delay or waive the enforcement of any of our rights under this Agreement without losing that right or any other right. If we delay or waive any of our rights, we may enforce that right at any time in the future without advance notice. For example, not terminating your account for non-payment will not be a waiver of our right to terminate your account in the future if you have not paid.

Termination By You. If you terminate this Agreement, you must notify us in writing at the address shown on your periodic billing statement or other designated address. Despite termination, your obligations under this Agreement will remain in full force and effect until you have paid us all amounts due under this Agreement.

Transfer or Assignment. Without prior notice or approval from you, we reserve the right to sell or transfer your Credit Line Account and our rights and obligations under this Agreement to another lender, entity, or person. Your rights under this Agreement belong to you only and may not be transferred or assigned. Your obligations, however, are binding on your heirs and legal representatives. Upon any such sale or transfer, we will have no further obligation to provide you with credit advances or to perform any other obligation under this Agreement.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: NORTH VALLEY BANK NOTE DEPARTMENT P.O. BOX 493158 REDDING, CA 96049-3158.