



Important information for Riverview Bank clients:

We know that many of you are following the news regarding Silicon Valley Bank (in California) and Signature Bank (in New York). While we cannot comment on the specific challenges at these institutions, we wanted to assure you that our risk practices and industry exposure are in stark contrast to these two institutions. We are a community bank focused on small businesses and diverse industries within our local communities we serve. We have always prioritized safety and soundness, profitability and growth in that order.

Our risk management practices have resulted in strong capital and liquidity positions, which allow us to continue to serve all our current and prospective customers. We will remain vigilant as your community partner to changing market conditions and economic developments. We encourage you to reach out to your relationship manager or branch manager if you have any questions about how these events affect your deposits or any facet of our ongoing relationship.

- Community banks have always been a great banking option. Riverview Bank has been serving our local communities for the past 100 years and has long been built on solid business values and practices.
- Your Riverview Bank team lives and works here, along with our corporate office being located in downtown Vancouver, Washington. We take pride in our relationship-based business model focused on building long-term trust with our clients.
- Collectively, our executive team has more than 150 years of banking experience, and we stand ready to assist you with any of your questions or concerns.
- Our parent company Riverview Bancorp Inc. is publicly traded, so we have a regular posting of our financial details with the Securities and Exchange Commission every quarter. We encourage you to take a look at this information at any time.
- Your deposits are FDIC-insured up to \$250,000. For those clients who have questions about insurance coverage, we are ready and prepared to assist you in identifying whether additional insurance coverage is necessary, providing you with available options and ensuring your deposit needs are met. If you would like to learn more about FDIC insurance and how it works, we also encourage you to access the following resources through the FDIC.



Here is some information for you. I recommend checking out the FDIC calculator.

- [Understanding Deposit Insurance.](#)
- [FDIC Deposit Insurance FAQs.](#)
- [FDIC Calculators.](#)

Thank you for banking with us. We are grateful for your business.

Warm regards,

Kevin Lycklama
President/CEO