

Compliance Management System Statement

Plumas Bancorp recognizes the importance of maintaining a strong Compliance Management System (CMS) which acknowledges all applicable state and federal consumer protection regulations including Fair Debt Collection Practices Act, civil rights, and fair housing laws. The CMS is embedded throughout the organization with strong board oversight. Formal policies and procedures have been developed for each business function to ensure proper adherence to all applicable laws and regulations. Each employee undergoes comprehensive compliance training, specific to job function, and it is the affirmative duty of each employee to carry out responsibilities in a manner that complies with all requirements of such applicable laws and regulations. The effectiveness of Plumas Bancorp's CMS is demonstrated through board oversight, formal policies and procedures, on-going monitoring, independent testing, training, and periodic risk assessments.