

IMPORTANT NOTICE

The Depository Trust Company



#: 7133-10
Date: 09/03/10
To: All Participants
Category: Dividends
From: Supervisor, Stock Dividend Department
Attention: Dividend Managers, Cashiers, and Reorganization Managers
Subject: Rights: River City Bank
CUSIP: 749300109 Contra Cusip: 749300992 R/D: 08/05/10
Expires: 09/17/10 no later than 5:00 P.M. New York City Time
Rate: One Rights for each share of common stock held

*****WARNING TIME CRITICAL*****

River City Bank is distributing, at no charge to its shareholders, non-transferable subscription rights to purchase units consisting of shares of common stock and shares of our Series A Noncumulative Convertible Perpetual Preferred Stock of RCB Corp. Each shareholder will receive one subscription right for each share of common stock held as of 5:00 p.m., Eastern Pacific Time, on August 5, 2010, the record date of the rights offering.

DTC will allocate the Rights on 09/03/10 into Contra Cusip # 749300992, to facilitate the subscription.

Each subscription right will entitle you to purchase one unit. Each unit consists of 0.21588 shares of the Bank's common stock and 0.21588 shares of the Bank's Series A Noncumulative Convertible Perpetual Preferred Stock. The subscription price is \$19.43 per unit, equivalent to \$45.00 per shares of common stock and \$45.00 per share of preferred stock. Fractional shares of the Company's common stock and preferred stock resulting from the exercise of subscription rights will be eliminated by rounding down to the nearest whole share.

THE DIVIDEND POSITION AND ALLOCATION HISTORY (DPAL) OPTION, ACCESSED VIA THE PTS DIVIDEND ANNOUNCEMENTS INQUIRY FUNCTION (DIVA), SHOULD BE USED TO CONFIRM YOUR RECORD DATE POSITION HISTORY.

Non-Confidential

DTCC is now offering enhanced access to all important notices via a new, Web-based subscription service. The new notification system leverages RSS Newsfeeds, providing significant benefits including real-time updates and customizable delivery. To learn more and to set up your own DTCC RSS alerts, visit http://www.dtcc.com/subscription_form.php.

To remove your name from the former system of email notifications, send a message to unsubscribe@dtcc.com.

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IT IS IMPORTANT THAT PARTICIPANTS REFER TO THE DTC REORGANIZATION INQUIRY FOR PARTICIPANTS (RIPS), FUNCTION CODE 59, FOR INFORMATION REGARDING THE SUBSCRIPTION PRIVILEGE AND ANY EXTENSIONS TO THE EXPIRATION DATE.

If participants have any questions regarding this Important Notice, they may contact DTC's Customer Help Center at (888) 382-2721.

For questions regarding this Rights Offering, please contact BNY Mellon Shareowner Services at (866) 289-2089.

