RIVERBANK SHAREHOLDER FAQs

Below are some of the most common questions we hear from our shareholders, along with answers to those questions. If you have a question that isn't answered below, please reach out to our shareholder correspondent, Gail McDonald and she will get you the answers you need.

gmcdonald@riverbankonline.com or 509.744.6919

How do I change my contact information for my shareholder account?

You can easily and quickly update your contact information with our shareholder representative, Gail McDonald at gmcdonald@riverbankonline.com or by phone at 509.744.6901. Identity verification will be required.

How do I set up online access to my shareholder account?

Contact Pacific Stock Transfer by email at ipstc@pacificstocktransfer.com or by phone at 702.361.3033.

How do I change the name on my RiverBank shares after a divorce/marriage?

Contact Pacific Stock Transfer Shareholder Services by email at ss@pacificstocktransfer.com or by phone at 800.785.7782.

How do I transfer shares for a private sale, death/estate planning?

Contact Pacific Stock Transfer Shareholder Services by email at ss@pacificstocktransfer.com or by phone at 800.785.7782.

Are there fees associated with stock transfer services?

Fees for standard transfer services are currently being covered by RiverBank.

Will there be K-1's issued now that we are a C-Corporation?

No. The last K-1's were issued for the year 2021.

How do I find out the current value of my RiverBank stock?

RiverBank posts the quarterly financial report to our website and on the OTC Market under our ticker symbol RBNK. This is posted to both locations by the end of the month following quarter-end, which includes current book value.

Where is my current RiverBank share certificate held?

All RiverBank shares are held in book entry at Pacific Stock Transfer Company, who handles all aspects of RiverBank stock registration.

I'd like to sell my shares through my current stock broker. What process do I follow?

Using your current stock broker you can post your RiverBank for sale on the OTC Market or if you don't have an existing broker, you can contact our market maker JWTT @ 971.323.0700 to begin the process.

Continued…

SHAREHOLDER FAQs CONTINUED

I would like to sell my RiverBank stock and have an identified buyer. What steps should I take?

You will negotiate the price directly with the buyer and once that is agreed upon,

- You will need to provide RiverBank a letter of instruction that includes the new tax ID number and the mailing address of the new shareholder.
- If the new shares will be in the name of a corporation, it will require a Corporate Resolution that states that the individual that signs for the shares, is authorized to sign, sell, and transfer securities on behalf of the company.
- PST requires the following Cost Basis Information: Date and price per share at which the original shares were acquired by the selling shareholder, AND share price to the new shareholder.
- Transfer fees assessed by PST will be covered by RiverBank on behalf of the shareholder.

I would like to sell my RiverBank stock and have no identified buyer. What steps should I take?

You will need to place your shares as available on the open, or OTC market.

- If you have a current investment advisor, it is likely easiest to transfer your shares into your existing account at that brokerage; i.e. Charles Schwab, Fidelity, etc…
- To transfer the shares, you will need to have your broker initiate the transfer on their end.
- Your broker will contact Pacific Stock Transfer to confirm the brokerage accepts a transfer method known as DRS. PST will request the following be submitted, as required for a DRS transfer.
  ** DRS Letter of Instruction completed - a pdf will be provided by Pacific Stock Transfer.*
- Transfer fees assessed by PST will be covered by RiverBank on behalf of the shareholder.

Note: Securitize acquired Pacific Stock Transfer in February 2022.

CONTACT INFORMATION

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