



**EDUCATION AND SKILLS**

SCHOOL NAME	SCHOOL ADDRESS	MAJOR COURSE OF STUDY	YEARS COMPLETED	DEGREE
HIGH SCHOOL				
COLLEGE				
COLLEGE				
VOCATIONAL, TECHNICAL				

**SUMMARIZE SPECIFIC JOB RELATED SKILLS AND QUALIFICATIONS ACQUIRED FROM EMPLOYMENT EXPERIENCE, THE UNITED STATES MILITARY, AND/OR ACTIVITIES WHICH MAY QUALIFY YOU FOR THE JOB APPLIED** (OMIT THOSE WHICH INDICATE RACE, TITLE II OF GINA, RELIGION, NATIONAL ORIGIN, COLOR, SEX, SEXUAL ORIENTATION, AGE OR DISABILITY):

---



---

**DESCRIBE OTHER JOB RELATED COMPUTER AND/OR EQUIPMENT TRAINING** (OMIT THOSE WHICH INDICATE RACE, TITLE II OF GINA, RELIGION, NATIONAL ORIGIN, COLOR, SEX, SEXUAL ORIENTATION, AGE OR DISABILITY):

---



---

**ADDITIONAL INFORMATION**


---



---



---



---



---

**SPECIALIZED SKILL(S)/EQUIPMENT**


---



---



---

**REFERENCES** (Please provide one personal and two professional references we may contact)

	NAME	PHONE NUMBER	TITLE	BEST TIME TO CALL
<b>1</b>				
<b>2</b>				
<b>3</b>				

**EMPLOYMENT HISTORY**

**1**

**EMPLOYER:** \_\_\_\_\_ **PHONE NUMBER:** (        ) \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_  
(street) (city) (state) (zip code)

**DATES EMPLOYED:** From \_\_\_\_\_ To \_\_\_\_\_ **MAY WE CONTACT? YES**  **NO**

**POSITION TITLE:** \_\_\_\_\_ **STARTING SALARY:** \_\_\_\_\_ **ENDING SALARY:** \_\_\_\_\_

**WORK PERFORMED:** \_\_\_\_\_

**SUPERVISOR:** \_\_\_\_\_ **REASON FOR LEAVING:** \_\_\_\_\_

**2**

**EMPLOYER:** \_\_\_\_\_ **PHONE NUMBER:** (        ) \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_  
(street) (city) (state) (zip code)

**DATES EMPLOYED:** From \_\_\_\_\_ To \_\_\_\_\_ **MAY WE CONTACT? YES**  **NO**

**POSITION TITLE:** \_\_\_\_\_ **STARTING SALARY:** \_\_\_\_\_ **ENDING SALARY:** \_\_\_\_\_

**WORK PERFORMED:** \_\_\_\_\_

**SUPERVISOR:** \_\_\_\_\_ **REASON FOR LEAVING:** \_\_\_\_\_

**3**

**EMPLOYER:** \_\_\_\_\_ **PHONE NUMBER:** (        ) \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_  
(street) (city) (state) (zip code)

**DATES EMPLOYED:** From \_\_\_\_\_ To \_\_\_\_\_ **MAY WE CONTACT? YES**  **NO**

**POSITION TITLE:** \_\_\_\_\_ **STARTING SALARY:** \_\_\_\_\_ **ENDING SALARY:** \_\_\_\_\_

**WORK PERFORMED:** \_\_\_\_\_

**SUPERVISOR:** \_\_\_\_\_ **REASON FOR LEAVING:** \_\_\_\_\_

**4**

**EMPLOYER:** \_\_\_\_\_ **PHONE NUMBER:** (        ) \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_  
(street) (city) (state) (zip code)

**DATES EMPLOYED:** From \_\_\_\_\_ To \_\_\_\_\_ **MAY WE CONTACT? YES**  **NO**

**POSITION TITLE:** \_\_\_\_\_ **STARTING SALARY:** \_\_\_\_\_ **ENDING SALARY:** \_\_\_\_\_

**WORK PERFORMED:** \_\_\_\_\_

**SUPERVISOR:** \_\_\_\_\_ **REASON FOR LEAVING:** \_\_\_\_\_

**COMMENTS** (Include explanation of any gaps in employment)

\_\_\_\_\_  
\_\_\_\_\_

**MISSION STATEMENT**

First National Bank of Northern California is a community bank dedicated to providing the finest in financial services to our valued customers. We take pride in delivering quality products and services to businesses and individuals while enhancing the economic environment of our communities, providing employment opportunities, and an equitable return to our shareholders.

**MISSION STATEMENT**

I certify that answers given herein are true and complete.

I authorize investigation of all statements contained in this application for employment as may be necessary in arriving at an employment decision.

This application for employment shall be considered active for a period of time not to exceed 45 days. Any applicant wishing to be considered for employment beyond this time period should inquire as to whether or not applications are being accepted at that time.

I hereby understand and acknowledge that, unless otherwise defined by applicable law, any employment relationship with this organization is of an *"at will"* nature, which means that both the employee and employer may dissolve the employment relationship at any time with or without cause. It is further understood that this *"at will"* employment relationship may not be changed by any written document or by conduct, unless such change is specifically acknowledged in writing by an authorized executive of First National Bank of Northern California.

In the event of employment, I understand that false or misleading information given in my application or interview(s) may result in discharge. I understand, also, that I am required to abide by all rules and regulations of the employer.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

**Equal Employment Opportunity Affirmative Action**  
Voluntary Self-Identification Form

Our Bank is an equal opportunity employer and does not discriminate in hiring or employment decisions on the basis of race, Title II of GNA, color, religion, sex, national origin, age, disability, or any other category protected by federal, state, or local law. No question on this form is intended to secure information to be used in such a manner. We are subject to certain governmental recordkeeping and reporting requirements for the administration of civil rights laws and regulations. In order to comply with these laws, we invite our employees to voluntarily self-identify their race, ethnicity, gender, and veteran status. Submission of this information is voluntary and refusal to provide it will not subject you to any adverse treatment. The information will be kept confidential and will only be used in accordance with the provisions of applicable laws, executive orders, and regulations, including those that require the information to be summarized and reported to the federal government for civil rights enforcement. When reported, data will not identify any specific individual.

Employee Name: \_\_\_\_\_

Employee Signature: \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

I understand the reason for this request for voluntary self-identification as stated above and have opted to complete this form.

OR

I understand the reason for this request for voluntary self-identification as stated above and choose to decline.

**I: GENDER:**                      **MALE**                       **FEMALE**

**II: ETHNICITY**

The following ethnic categories are defined by federal regulations. For purposes of this voluntary form, please check one of the following with which you best identify or belong:

\_\_\_\_\_ **WHITE** (not of Hispanic origin)- A person having origins in any of the original peoples of Europe or the Middle East, or North Africa.

\_\_\_\_\_ **BLACK OR AFRICAN AMERICAN (Not Hispanic or Latino)**- A person having origins in any of the black racial groups of Africa.

\_\_\_\_\_ **ASIAN** (Not Hispanic or Latino) - A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian Subcontinent, including, for example Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.

\_\_\_\_\_ **AMERICAN INDIAN OR ALASKAN NATIVE (Not Hispanic or Latino)** - A person having origins in any of the original peoples of North and South America (including Central America), and who maintain tribal affiliation or community attachment.

\_\_\_\_\_ **HISPANIC OR LATINO** - A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish Culture or origin regardless of race.

\_\_\_\_\_ **NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER (Not Hispanic or Latino)**- A person having origins in any of the peoples of Hawaii, Guam, Samoa, or other Pacific Islands.

\_\_\_\_\_ **TWO OR MORE RACES**- A person who identify with more than one of the above five races.

**COMPLETION OF THIS FORM IS NOT MANDATORY, IT IS VOLUNTARY**  
*If you have any questions regarding this form, please contact the Human Resource Department*



norcal

FIRST NATIONAL BANK  
OF NORTHERN CALIFORNIA

Effective January 1, 2012, employers or prospective employers in California- with the exception of certain financial institutions- will be prohibited from obtaining consumer credit reports to use in the hiring and promotion process after Governor Jerry Brown recently signed into law Assembly Bill 22 (AB 22) that restricts the usage of consumer credit reports for employment purposes.

AB 22 bans the use of pre-employment credit checks for many employers. The bill prohibits employers or prospective employers from obtaining a consumer credit report for employment purposes unless the position of the person for whom the report is sought is one of the following:

- \_\_\_\_\_ A managerial position
- \_\_\_\_\_ A position in the state Department of Justice
- \_\_\_\_\_ A sworn peace officer or other law enforcement position
- \_\_\_\_\_ A position for which the information contained in the report is required by law to be disclosed or obtained
- \_\_\_\_\_ A position that involves regular access to specified personal information for any purpose other than the routine solicitation and processing of credit card applications in a retail establishment, to all of the following types of information of any one person: (A) Bank or credit card account information. (B) Social Security Number. (C) Date of birth.
- \_\_\_\_\_ A position in which the person is or would be any of the following: (A) A armed signatory on the bank or credit card account of the employer. (B) Authorized to transfer money on behalf of the employer. (C) Authorized to enter into financial contracts on behalf of the employer.
- \_\_\_\_\_ A position that involves access to confidential or proprietary information, including a formula, pattern, compilation, program, device, method, technique, process or trade secret that (i) derives independent economic value, actual or potential, from being generally known to, and not being readily ascertainable by proper means by, other persons who may obtain economic value from the disclosure or use of the information, and (ii) is the subject of an effort that is reasonable under the circumstances to maintain secrecy of the information.
- \_\_\_\_\_ A position that involves regular access to cash totaling ten thousand dollars (\$10,000.00) or more of the employer, a customer, or client, during the workday.

In addition, AB 22 also requires the written notice informing the person for whom a consumer credit report is sought for employment purposes to also inform that person of the specific reason for obtaining the report.



norcal

FIRST NATIONAL BANK  
OF NORTHERN CALIFORNIA

## **BACKGROUND CHECK RELEASE FORM DISCLOSURE AND AUTHORIZATION**

In connection with my application for employment (including contract for services or volunteer services) or tenancy with First National Bank of Northern California. These consumer reports (investigative consumer reports in California) may include the following types of information: names and dates of previous employers, salary, work experience, education, accidents, licensure, credit, Motor Vehicle Report, etc. I further understand that such reports may contain public record information such as, but not limited to: my driving record, workers' compensation claims, judgments, bankruptcy proceedings, criminal records, etc., from federal, state and other agencies which maintain such records.

In addition, investigative consumer reports as defined by the federal Fair Credit Reporting Act, gathered from personal interviews with former employers and other past or current associates of mine to gather information regarding my work performance, character, general reputation and personal characteristics may be obtained.

### **I AUTHORIZE, WITHOUT RESERVATION, ANY PARTY OR AGENCY CONTACTED BY THE CONSUMER REPORTING AGENCY TO FURNISH THE ABOVE-MENTIONED INFORMATION.**

I have the right to make a request to the consumer reporting agency: Americhек Inc, 27001 La Paz Road Ste 300-A, Mission Viejo, CA 92691; telephone: 888-624-7412, Fax: 888-667-6620 ("Agency"), upon proper identification, to request the nature and substance of all information in its files on me at the time of my request, including the sources of information and the agency, on our behalf, will provide a complete and accurate disclosure of the nature and scope of the investigation covered by the investigative consumer report(s); and the recipients of any reports on me which the agency has previously furnished within the two year period for employment requests, and one year for other purposes preceding my request (California three years). I hereby consent to your obtaining the above information from the agency. You may view their privacy policy at their website: [www.americhek.com](http://www.americhek.com).

I hereby authorize procurement of consumer report(s) and investigative consumer report(s). If hired (or contracted), this authorization shall remain on file and shall serve as ongoing authorization for you to procure consumer reports at any time during my employment (or contract) period.

- California, Minnesota and Oklahoma Applicants only: Check box if you request a copy of any consumer report ordered on you.

**Notice to California Applicants:**

You have the right under Section 1786.22 of the California Civil Code to contact the Agency during reasonable hours (9:00 a.m. to 5:00 p.m. (PST) Monday through Friday) to obtain all information in your file for your review. You may obtain such information as follows: 1) In person at the Agency's offices, which address is listed above. You can have someone accompany you to the Agency's offices. Agency may require this third party to present reasonable identification. You may be required at the time of such visit to sign an authorization for Agency to disclose to or discuss your information with this third party; 2) By certified mail, if you have previously provided identification in a written request that your file be sent to you or to a third party identified by you; 3) By telephone, if you have previously provided proper identification in writing to Agency; and 4) Agency has trained personnel to explain any information in your file to you and if the file contains any information that is coded, such will be explained to you.

I acknowledge that I have been provided a copy of consumer's rights under the Fair Credit Reporting Act.

\_\_\_\_\_

Print Name

\_\_\_\_\_

Social Security No.

\_\_\_\_\_

Applicant's Signature

\_\_\_\_\_

Date of Birth

\_\_\_\_\_

Date

\_\_\_\_\_

Any other names used

Position for which you are applying is: \_\_\_\_\_

May we contact your current employer? \_\_\_\_\_ Yes                      \_\_\_\_\_ No                      \_\_\_\_\_ N/A

Mailing Address: \_\_\_\_\_

Number and Street

\_\_\_\_\_

City

State

Zip

Email Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_



**Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

## **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

• **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

• **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identify theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

• **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

• **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

• **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

• **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

• **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

• **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

• **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567- 8688.

• **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

• **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

**TYPE OF BUSINESS:**

- 1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.
- b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:
2. To the extent not included in item 1 above:
  - a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks
  - b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act
  - c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations
  - d. Federal Credit Unions
3. Air carriers
4. Creditors Subject to Surface Transportation Board
5. Creditors Subject to Packers and Stockyards Act, 1921 6. Small Business Investment Companies
7. Brokers and Dealers
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

**CONTACT:**

- a. Consumer Financial Protection Bureau 1700 G Street NW  
Washington, DC 20552
- b. Federal Trade Commission: Consumer Response Center – FCRA  
Washington, DC 20580  
(877) 382-4357
- a. Office of the Comptroller of the Currency Customer Assistance Group  
1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
- b. Federal Reserve Consumer Help Center P.O. Box 1200  
Minneapolis, MN 55480
- c. FDIC Consumer Response Center 1100 Walnut Street, Box #11  
Kansas City, MO 64106
- d. National Credit Union Administration  
Office of Consumer Protection (OCP)  
Division of Consumer Compliance and Outreach (DCCO) 1775  
Duke Street  
Alexandria, VA 22314
- Asst. General Counsel for Aviation Enforcement & Proceedings  
Aviation Consumer Protection Division  
Department of Transportation  
1200 New Jersey Avenue, SE  
Washington, DC 20590  
Office of Proceedings, Surface Transportation Board Department  
of Transportation  
395 E Street S.W.  
Washington, DC 20423
- Nearest Packers and Stockyards Administration area supervisor
- Associate Deputy Administrator for Capital Access United States  
Small Business Administration  
409 Third Street, SW, 8th Floor  
Washington, DC 20416  
Securities and Exchange Commission 100 F St NE  
Washington, DC 20549  
Farm Credit Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090  
FTC Regional Office for region in which the creditor operates or  
Federal Trade Commission: Consumer Response Center – FCRA  
Washington, DC 20580 (877) 382-4357

---

# ICRA

## **A Summary of Your Rights Under the Provisions of California Civil Code Section 1786.22**

The Investigative Consumer Reporting Agencies Act (ICRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). You can find the complete text of the ICRA, at the California Privacy Protection web site (<http://www.privacy.ca.gov/icraa.htm>). The ICRA gives you specific rights, as outlined below. You may have additional rights under federal law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

1786.22. (a) An investigative consumer reporting agency shall supply files and information required under Section 1786.10 during normal business hours and on reasonable notice.

(b) Files maintained on a consumer shall be made available for the consumer's visual inspection, as follows: (1) In person, if he appears in person and furnishes proper identification. A copy of his file shall also be available to the consumer for a fee not to exceed the actual costs of duplication services provided.

(2) By certified mail, if he makes a written request, with proper identification, for copies to be sent to a specified addressee. Investigative consumer reporting agencies complying with requests for certified mailings under this section shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the investigative consumer reporting agencies.

(3) A summary of all information contained in files on a consumer and required to be provided by Section 1786.10 shall be provided by telephone, if the consumer has made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer.

(c) The term "proper identification" as used in subdivision (b) shall mean that information generally deemed sufficient to identify a person. Such information includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if the consumer is unable to reasonably identify himself with the information described above, may an investigative consumer reporting agency require additional information concerning the consumer's employment and personal or family history in order to verify his identity.

(d) The investigative consumer reporting agency shall provide trained personnel to explain to the consumer any information furnished him pursuant to Section 1786.10.

(e) The investigative consumer reporting agency shall provide a written explanation of any coded information contained in files maintained on a consumer. This written explanation shall be distributed whenever a file is provided to a consumer for visual inspection as required under Section 1786.22.

(f) The consumer shall be permitted to be accompanied by one other person of his choosing, who shall furnish reasonable identification. An investigative consumer reporting agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in such person's presence.

---



**norcal**

FIRST NATIONAL BANK  
OF NORTHERN CALIFORNIA

## School Schedule

**Applicant Name:** \_\_\_\_\_

**Branch:** \_\_\_\_\_

**School and Location:** \_\_\_\_\_

Day of the Week:	Class Scheduled: YES <input type="checkbox"/> NO <input type="checkbox"/>	Time Class Begins	Time Class Ends
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			



norcal

FIRST NATIONAL BANK  
OF NORTHERN CALIFORNIA

# VETERAN SELF-IDENTIFICATION FORM

Employee/Candidate Name: \_\_\_\_\_

It is the policy of First National Bank of Northern California to hire well qualified people. An integral part of this Policy is to provide veterans, equal employment opportunity with respect to all employment practices. Consistent with the provisions of the Rehabilitation Act of 1973, and the Vietnam Era Veterans Readjustment Assistance Act of 1974, the Bank will take Affirmative Action with regard to the above groups.

If you believe that you are covered by the above Acts, the Bank invites you to self-identify for consideration under this Affirmative Action Program. Provision of this information is voluntary and refusal to provide it will not subject the applicant or employee to adverse treatment. Further, if provided, the information will be kept confidential and used only in accordance with the Acts and regulations.

- I am:**
- 1. A Disabled Veteran YES  NO
  - 2. An Armed Forces Service Medal Veteran YES  NO
  - 3. A Recently Separated Veteran YES  NO
  - 4. An Other Protected Veteran YES  NO

If a disabled veteran, what accommodation could the Bank make in order to improve your ability to perform your job properly and safely?

---



---



---

## Definitions:

- 1. A Disabled Veteran means (i) a veteran of the U.S. military, ground, naval or air service who is entitled to compensation (or who but for the receipt of military retired pay would be entitled to compensation) under laws administered by the Secretary of Veterans Affairs, or (ii) a person who was discharged or released from active duty because of a service-connected disability.

2. Armed Forces Service Medal Veteran means a veteran who, while serving on active duty in the U.S. military, ground, naval or air service, participated in a United States military operation for which an Armed Forces service medal was awarded pursuant to Executive Order 12985 (61 Fed. Reg. 1209) at <http://www.opm.gov/veterans/html/vgmedal2.asp>.
3. Recently Separated Veterans means any veteran during the three-year period beginning on the date of such veteran's discharge or release from active duty in the U.S. military, ground, naval or air service.
4. Other Protected Veterans means a veteran who served on active duty in the U.S. military, ground, naval, or air service during a war or in a campaign or expedition for which a campaign badge has been authorized. For those with Internet access, the information required to make this determination is available at <http://www.opm.gov/veterans/html/vgmedal2.htm>. A replica of that list is enclosed with the annual VETS-100A mailing. A copy of the list also may be obtained by sending an email to [helpdesk@vets100.com](mailto:helpdesk@vets100.com) or by calling (301) 306-6752 and requesting that a copy be mailed to you.

## **FIRST NATIONAL BANK OF NORTHERN CALIFORNIA**

**Dated:** \_\_\_\_\_

**Signed:** \_\_\_\_\_