



CALIFORNIA
BANK OF COMMERCE



Your Updated Products and Services Guide

Welcome to Better Solutions for You

To Our Valued Client,

We are excited to share with you some great news. The proposed merger between California Bank of Commerce and Bank of Southern California, N.A. has been successfully completed, and we are now operating as one organization under the name California Bank of Commerce, N.A. This is a historic milestone for both banks, and we are thrilled to have you as part of our family.

The merger brings together two strong and complementary banks, with a shared vision of providing exceptional service and value to our clients. By joining forces, we are able to broaden our footprint, augment our top talent, and enhance our products and services to better serve you and your business. We are confident that this will create more opportunities for you, and help you achieve your financial goals.

Our team is hard at work to ensure a smooth and seamless transition. This Products and Services Guide was designed to help answer your questions and share timelines. You can continue to access your accounts and services as usual, and you will be notified in advance of any changes that may affect you. You can also visit our website at californiabankofcommerce.com to learn more about the merger and the benefits for you.

We appreciate your trust and loyalty, and we look forward to our continued relationship. If you have any questions or concerns, please do not hesitate to contact your relationship manager or one of us. We are here to help you.

Thank you for choosing us as your banking partner.

Sincerely,



Steve Shelton
Chief Executive Officer



Dave Rainer
Executive Chairman

Integration Highlights

Systems Conversion

Our focus is a smooth and seamless transition for you, and all of our clients, as together we move through systems conversion. Conversion will begin on September 20, 2024, and continue through Sunday, September 22, 2024. This guide will assist you in preparing for the conversion and offer useful information during the conversion weekend and beyond as we introduce you to our new services.

Until our systems conversion in September has been completed, it will be business as usual for our clients and you will continue to conduct your banking as you do today.

FDIC Insurance

California Bank of Commerce, N.A. is a member of the FDIC. All eligible client deposits remain safe, accessible, and insured up to the FDIC's standard maximum insurance coverage amount. For more information, please visit www.fdic.gov.

California Bank of Commerce's Expanded Branch Network

We now operate 14 branches throughout California and you can conduct your banking at any of these locations starting on Monday, September 23, 2024. We have provided a listing of these locations at the end of this guide.

Client Support

Our dedicated and experienced team members who you interact with today will be available to answer your questions through the systems conversion and ensure that you don't experience any interruption in your banking services. Additionally, we will offer a 24-hour client support telephone banking line to assist with limited services after hours: 844.879.5121. For additional information please visit californiabankofcommerce.com.

Website

Our website will continue as californiabankofcommerce.com. You will notice new information on our website as we welcome the Bank of Southern California client base as well.

Important Account Information

Account Numbers and Routing Numbers

There will be no changes to your account numbers. Our routing number will be incorporated into the existing Bank of Southern California routing number and all transactions directed to the California Bank of Commerce routing number will be processed automatically without interruption. After our systems conversion on September 20, 2024, our new combined bank routing number 122243402, should be used to establish any new automatic credits and payments.

Checks

You may continue to use your existing supply of printed checks, no need to order new ones.

Debit Cards

You will be receiving a new debit card in the mail and instructions for registering it. For existing cardholders, your Visa® Debit Card will be replaced with a newly branded Mastercard® Debit Card and your current transaction limits will remain the same.

Direct Deposits and Withdrawals

Your established deposits and automatic withdrawals will continue without interruption and no changes are needed for these to continue.

Online Banking and Bill Payment

Online Banking and Bill Payment services will continue to be accessible through our established login screens on the Bank's website at californiabankofcommerce.com.

Mobile Banking

On September 23, 2024, following the completion of our system conversion, our new Mobile Banking app can be downloaded to your phone by visiting Apple's App Store SM or Android's Google Play TM. We will provide additional details about our new app in future communications including the terms and conditions of its usage.

Account Statements

All account holders will receive a closing statement as of September 20, 2024, detailing all account activity from your last statement date through our conversion date. After September 20, 2024, you will continue to receive your monthly and quarterly account statements with the same current statement cycle, generated from our new system. You will notice simple changes in the format and design of the account statements, but your account information will continue to be detailed in the same manner as before.

Certificates of Deposit

At conversion, your existing Certificate of Deposit will be converted to our new system with your current rate and annual percentage yield, current term and maturity date, and the previously disclosed early withdrawal penalties in place. Upon your first renewal of any converted Certificate of Deposit account, our new terms will apply.

Important Dates

On July 31, 2024

Over the next few months, we will complete the re-branding of our locations to reflect our new bank name and the combination of our two banks.

As of August 1, 2024

Our new bank name became California Bank of Commerce, N.A. (National Association), as we are now a federally chartered bank.

Beginning August 19, 2024 - Remote Deposit Capture

We will be converting your current Desktop Check Deposit solution to our new provider. We will reach out in the coming weeks to schedule training and installations.

By September 1, 2024 - Online Banking

Our Treasury Team will provide you with additional information regarding the Online Banking conversion (including Mobile Banking, Bill Payment, Wire Origination, ACH Origination, and Positive Pay.) We will provide a checklist of recommended items to be completed by you and/or your team prior to conversion.

Beginning September 16, 2024 - Debit Card Changes

During the week of September 16, 2024, all Debit Card holders will receive a newly branded Debit Card via mail with instructions on PIN changes and card activation. You will receive your Debit Card and assigned PIN as two separate mailings. Your transaction limits will remain the same as will the fees you may be charged for cash withdrawals performed at a non-California Bank of Commerce ATM. After September 22, 2024, at 10pm PT, you must call 844.879.5121 to activate your card and change your PIN. ***On September 20, 2024, your existing California Bank of Commerce Debit Cards will become inactive. Therefore, it is imperative that you register your new debit card.***

Beginning September 19, 2024 - Online Banking and Bill Payment Changes

- On September 19, 2024, at 5pm PT, California Bank of Commerce's current Bill Pay service will be suspended.
- On September 20, 2024, at 6pm PT, Online Banking access will be suspended, and users will no longer have access to the California Bank of Commerce's current systems. Please submit all transactions (i.e. internal transfers, ACH origination transactions, etc.) prior to this cutoff time.
- Beginning September 23, 2024, at 9am PT, access to your new Online Banking and Bill Payment platform will be available for use. Please sign on to your Online Banking platform to ensure that all of your information has been transferred correctly.

September 20 - 23, 2024

During this window, all California Bank of Commerce accounts will be transitioned to our new systems.

Beginning September 23, 2024

As of Monday, September 23, 2024, you may visit any of our 14 branch locations to conduct your banking.

Product Conversion Guide

The following table provides a Product Conversion Guide to help you quickly and easily locate information pertinent to your existing account(s). Your accounts may have a new product name as a result of the merger and the table below will assist in determining your new deposit account product name. Included with this mailing is our Customer Agreements and Disclosures booklet which lists all account terms and conditions that will apply to your accounts, fees and services following the completion of our conversion on September 23, 2024. We will waive the standard monthly service charges, which might apply for the month of September and October, post conversion.

We strongly encourage you to closely review the Deposit Product Account Key Differences, that pertain to your account, the Truth in Savings Act (TISA) disclosures, the Bank's Privacy policies, and the latest revised Schedule of Fees. These documents contain important changes to the terms of your account(s).

| Current Deposit Product Name | New Deposit Product Name |
|--|-------------------------------|
| Consumer Products | |
| Founder Checking, Private Client Checking, NOW Personal Interest | VIP Checking |
| Personal Non Interest | Personal Checking |
| Personal Money Market, Personal Relationship MM, Private Client Money Market | Personal Premium Money Market |
| Personal Premium Savings, Personal Savings, Youth Savings | Personal Savings |

| Business Products | |
|---|---------------------------------------|
| Analyzed Business, Analyzed Fiduciary Checking | Analyzed Business Checking |
| Interest Analysis Checking, Non-Profit Checking, Business Interest Checking | Business Interest Checking |
| Fiduciary Checking, Insured MM | Business Checking |
| Dental Medical Professional DDA | Dental Medical Professional Checking |
| Enterprise Checking | Enterprise Checking |
| Enterprise Plus Checking | Enterprise Plus Checking |
| IOLTA | IOLTA |
| Business Client MMA | Business Premium OneRate Money Market |
| Business Money Market, Business Relationship MMA, zEscrow Money Market | Business Premium Money Market |
| Business Premium Savings, Business Savings | Business Savings |
| Escrow Retention Savings | Escrow Retention Savings |
| Business Escrow Savings | Business Savings |

Frequently Asked Questions

Are my account numbers changing?

There will be no change to your existing account numbers.

Will I still be able to use my printed checks?

Yes, your current supply of printed checks will continue to be accepted.

Will I have access to my online banking during conversion weekend?

As we transition to our new systems, your online banking access will be turned off at 6pm PT on Friday, September 20, 2024 and will be restored on Monday, September 23, 2024 at 9am PT.

Will I have access to my account activity history if I did not have it downloaded by 9/20?

No. We will provide a checklist of all the actions you will need to take prior to conversion weekend, including downloading your account activity history.

Do I need to make changes to my ACH Direct Deposits or Direct Payments?

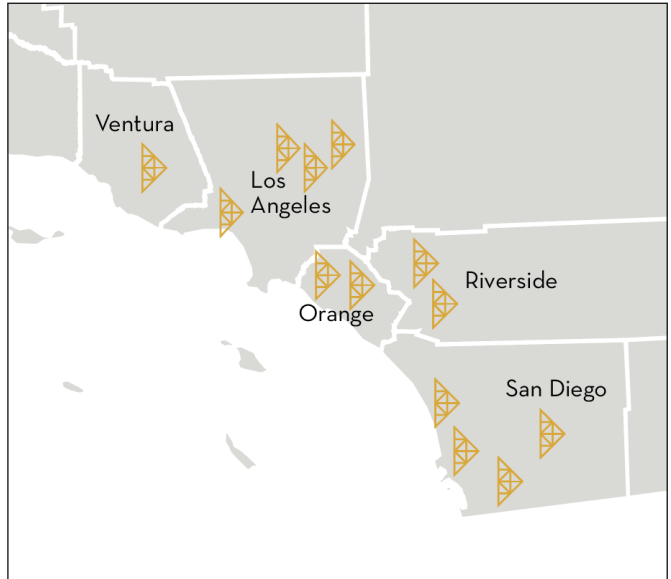
Your account information remains the same so you will not have to make any changes.

Who can I contact?

Reach out to our Treasury Team at 925.444.2945 or at cashmgmt@bankcbc.com. In addition, your Relationship Manager and Banking Services Officer are available to provide continued support and assistance throughout the conversion.

Who to Contact

If you have questions about our expanded branch and commercial center presence, please contact your Relationship Manager or current Relationship Banking team.



| Location | Phone Number | Location Details |
|------------------------|--------------|-----------------------------|
| Carlsbad | 760.599.7044 | Branch |
| Del Mar | 858.847.4720 | Branch & Commerical Banking |
| Downtown San Diego | 619.849.5741 | Branch |
| Encino | 818.933.7960 | Branch & Commerical Banking |
| Glendale | 818.637.7000 | Branch |
| Irvine | 949.766.3040 | Branch & Commerical Banking |
| La Quinta | 760.771.0654 | Branch, ATM |
| Oakland | 510.457.3615 | Commercial Banking |
| Ramona | 760.788.8788 | Branch, ATM |
| Rancho Mirage | 760.834.6600 | Branch, ATM |
| Rancho Santa Margarita | 949.766.3015 | Branch, ATM |
| Sacramento | 916.503.3111 | Commercial Banking |
| San Jose | 408.606.6600 | Commercial Banking |
| Santa Clarita | 661.362.6000 | Branch & Commerical Banking |
| Walnut Creek | 925.283.2265 | Branch & Commercial Banking |
| West LA | 310.627.5601 | Branch & Commerical Banking |
| Westlake Village | 805.915.4590 | Branch & Commerical Banking |

Let's have a conversation





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