

## Welcome to the Commercial Bank of California Family!

On behalf of the CBC team, I am pleased to announce that as of November 1, 2024, the merger between Community Bank of the Bay and Commercial Bank of California is official. This merger unites two institutions with a long history of community support, and we are committed to continuing that mission as we move forward together.

As a privately held bank, we align our business goals with each client's financial needs and lead with a vision to transform the way you think about banking. Community Bank of the Bay is now a division of Commercial Bank of California, which means you can count on the same personalized service and creative banking solutions that Community Bank of the Bay has long provided.

Now as a client of CBC, you will also enjoy access to our expanded network of convenient banking locations in both Northern and Southern California and to our enhanced online and mobile banking solutions. In the months to come, we will be working together to ensure a smooth transition as we fully integrate our two institutions into one, with the system conversion scheduled for completion by mid-2025. This integration will give you access to a broader range of services and expertise while maintaining the personal relationships you've come to rely on.

With our merger now a reality, please update your contact information for your Community Bank of the Bay accounts, including your mailing address, phone number, and email, so that you do not miss important upcoming communication. We are here to support you with any questions you have during this transition.

Thank you for placing your trust in us. We are honored to have you as part of the Commercial Bank of California family, and we look forward to building a brighter future together.

Sincerely,

**Ash Patel** CEO, President & COB Commercial Bank of California

**William Keller** Advisory Board CEO & President Community Bank of the Bay

## We're Better Together

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