



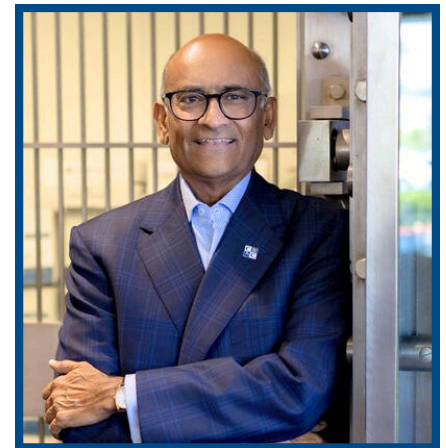
MERGER CONVERSION

Next Steps As We Bring Our Systems Together

To Our Clients and Friends,

As we begin this exciting new chapter together, I want to personally thank you for your trust and support. The partnership between Community Bank of the Bay and Commercial Bank of California is rooted in a shared commitment to empowering our clients and communities with personalized service and innovative solutions that drive success. That's why we're excited to make the merger official and finalize the combining of systems, solutions and processes.

This spring, the Community Bank of the Bay brand will evolve into the Commercial Bank of California identity. This change represents more than a new name—it signifies expanded opportunities to better serve you.



Commercial Bank of California brings a proven track record of delivering innovative fintech banking solutions, and we're thrilled to extend these capabilities to our clients in the Bay Area. Whether it's through enhanced digital tools, streamlined services, or customized support, our goal remains the same: helping your business thrive in today's fast-paced and ever-changing marketplace.

We're excited about the opportunities ahead and remain deeply committed to the relationships and communities we've built together. Thank you for being an essential part of this journey. Should you have any questions during this transition, please don't hesitate to reach out—we're here for you every step of the way.

With gratitude and optimism,

Ash Patel
*Chairman of the Board, CEO & President
Commercial Bank of California*

Exciting Updates



We are excited to relaunch the Bay Area Green Fund as the California Green Fund. Now, our commitment to sustainability stretches across to all four corners of the state. See the video on CBB's LinkedIn.



This spring, the CBB brand will evolve into the Commercial Bank of California brand as we become a bank that supports businesses and communities statewide. Visit www.cbcal.com to learn about the brand.



Upcoming ATM Decommissioning

We Are Decommissioning the
Oakland and Danville ATMs
on March 1, 2025

We have been tracking ATM usage at all of our locations and recognized minimal usage at both our Oakland and Danville ATM locations.

Due to minimal usage, we plan to simplify and decommission the ATMs at both of these locations as of March 1.

This now gives you the freedom to use nearly any ATM with the promise that we will reimburse foreign ATM fees up to \$10 per month for all clients. If you have any questions, please don't hesitate to reach out to your banker. We're here to support you!

Next Steps with Systems Conversion

One of our main goals has been to make this migration as easy as possible on clients, and we're excited to share that routing numbers and account numbers will remain unchanged upon conversion to Commercial Bank of California's systems.

**Account & Routing Numbers
Will Remain Unchanged**

This means all your existing documents, cards and checks will continue to be used without any interruption.

If you have any questions, please don't hesitate to reach out to your banker. They're available to make the systems conversion process as smooth as possible!

We're Better Together

Stay tuned for more updates as we near our systems conversion date of May 1, 2025. We're planning regular updates so you're informed and supported through this process.

