

Systems Conversion FAQ

For Clients Navigating the CBB and CBC Systems Conversion

As we transition from Community Bank of the Bay (CBB) to Commercial Bank of California (CBC), we understand that you may have questions about how these changes affect your accounts and services. This FAQ is designed to provide clear and helpful information to guide you through the systems conversion process. We're committed to ensuring a smooth transition and are here to support you every step of the way. Please review the answers to common questions below, and don't hesitate to reach out if you need further assistance.

BETTER TOGETHER ENHANCEMENTS

- **What will happen to the Community Bank of the Bay brand?** 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 more.
- **What will happen to the Bay Area Green Fund "BAGF"?** We are excited to relaunch the Bay Area Green Fund to the California Green Fund "CAGF". Now, our commitment to sustainability stretches across to all four corners of the state. [See the video here.](#)

SMOOTH TRANSITIONS

- **Will my account number(s) change?** No, all account numbers will remain the same after 5/2/2025. If your account number changes, you will be notified in advance per bank regulations.
- **Will the routing number change?** No, the bank's routing/transit number will NOT change after 5/2/2025.
- **Will I be able to continue using my Community Bank of the Bay checks?** Yes, since we are not changing any account numbers nor the routing.
- **Will my Community Bank of the Bay debit card work after 5/2/2025?** Yes, when your debit card expires, you will be issued a new debit card with Commercial Bank of California.
- **Will my electronic funds transfers (including direct deposits) be affected after 5/2/2025?** No, they will remain the same and will be processed normally.
- **Will my current banking representative change?** No, you will still have your contact unless stated otherwise.

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ATMs

- **Will we keep the ATMs at our Oakland and Danville locations?** No, due to minimal usage, we simplified and decommissioned the ATMs at both locations on 3/1/25.
- **How will I use an ATM after 3/1/2025?** You are now free to use any ATM with the promise that we will reimburse foreign ATM fees up to \$10 per statement cycle for all clients.

ONLINE BANKING

- **Will my business transaction history be available on the new Commercial Bank of California online banking after 5/2/2025?** Yes, 90 days of transaction history will be available in the new banking portal. If you need to keep records of transactions longer the 90 days, please download them before 5/2/2025. Moving forward, the CBC banking portal will retain up to 18 months of transaction history at a time.
- **Will my consumer transaction history be available on the new Commercial Bank of California online banking after 5/2/2025?** Yes, transaction history will reflect activity from the end of your previous statement cycle up to the current day. If you need to keep records of prior transaction history, please download them before 5/2/2025.
- **Will my prior business and consumer statements be available in the new online portal?** No, your legacy eStatements will not be available online. Please download any statements needed before 5/2/2025.
- **Will scheduled and recurring transfers convert over to the new banking portal?** No, these transactions will not convert over to the new online banking platform on 5/2/2025. These transactions must be reestablished in the new CBC banking portal.
- **Will any ACH, Wire, and Transfer history be converted into the new CBC banking portal?** No, they will not convert over. If you want to keep a record of your ACH and Wire history, you will need to download them by 5/2/2025.
- **Will ACH Origination templates, ACH Origination IDs and Company Daily Limits be converted into CBC banking portal?** Yes, all ACH origination details will convert over and remain unchanged.
- **Will NACHA Files remain the same in the new CBC banking portal?** No, you will need to input new information:
 - New Immediate Origin ID: 222222223 New Routing Number: 122243596

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- **Will any of my account nicknames/alias be converted over to the new CBC banking portal?** No, you will need to reestablish them in the new portal after 5/2/2025.
- **Will any online banking alerts convert over to the new CBC banking portal?** No, all alerts will need to be reestablished after 5/2/2025.

TELEPHONE AND EMAIL CONTACTS

- **Will the Community Bank of the Bay general phone number change?** No, it will remain the same, giving you a live person to help.
- **Will email extensions change?** Yes, though you may still email your representative at @bankcbb.com, a response from a bank representative will have @cbcal.com.

LOCATIONS

- **Will there be closures to any Community Bank of the Bay locations?** No! we would want to continue providing exceptional services throughout the Bay Area. In addition, we are finalizing a new flagship location in San Francisco!
- **Will I be able to conduct Community Bank of the Bay transactions at a Commercial Bank of California location before 5/2/2025?** Yes. Before 5/2/2025, check deposits and loan payments will be accepted at any of our branches. After 5/2/2025, we can assist fully at any of our branches in Southern and Northern California.

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