

## Important Banking System Updates

### Getting Ready for Your Daily Banking Tools Transition

As Community Bank of the Bay moves closer to the system conversion to Commercial Bank of California (CBC) on May 2, 2024, we want to ensure you're fully prepared for changes to the banking tools you use every day. In this document, we'll walk you through what to expect when it comes to your accounts, e-statements, online and mobile banking, remote deposit, and more.

Our goal is to make this transition as seamless as possible, with clear information to help you stay connected to your finances without interruption.

### ACCOUNTS

- Business Loan Accounts – Information and balances will be available to view via online banking on Tuesday, May 06, 2025
- Business Certificate of Deposit Accounts (CDs) – Information and balances will be available to view via online banking on Tuesday, May 06, 2025

### ONLINE BANKING TRANSACTION HISTORY

- *Will my consumer and business 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.

### DEPOSIT IMAGES

- Historical Deposit Images will not convert over to online banking. If you need to keep records of these images, please download/save them before 5/2/2025

### E-STATEMENTS

- *Will my prior business and consumer statements be available in the new online portal?* 18-months of eStatements will be available in the new online portal. Please download any statements needed prior to the 18-month period before 5/2/2025. You will be prompted with a Consent and Authorization disclosure to accept receipt of online electronic statements

### MOBILE BANKING

- The new Mobile Banking app will be available on May 5, 2025

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## ZELLE SERVICES

- You will need to register for Zelle services with Commercial Bank of California

## REMOTE DEPOSIT SERVICES

- Your Remote Deposit service will be converted over to Commercial Bank of California's platform. If you currently use RDC, an email communication will be sent to the company with instructions to schedule training and driver(s) installation.

## BILL PAY

- Payee information, Future and Scheduled Payments will be converted over to the new online banking portal. Please review all payees and payments for accuracy
- 6 months of bill payment history will be converted over to the new online banking portal
- eBills will not be converted over to the new online banking portal. These must be re-established in the new online banking portal.

## DEFAULT LIMITS

- Zelle – Transaction Limit: \$ 1,500.00 and \$3,000 Maximum Daily Limit
- Mobile Deposit
  - Daily Limit: \$2,500.00 / Daily Check(s) Count: 5
  - Monthly Limit: \$ 10,000.00 / Monthly Check(s) Count: 10
- Bill Pay Limits
  - Business: Transaction Limit - \$10,000.00 / Daily Limit - \$20,000.00
  - Consumer: Transaction Limit - \$ 9,999.99 / Daily Limit - \$20,000.00

## CUT-OFF TIMES

- ACH Origination Files:
  - Daily - 4pm PST
  - Same Day ACH – Files must be submitted before 9:00am PST
- Wire Transfers:
  - Domestic – 2:30pm PST
  - International – 1:30pm PST
- Positive Pay Decisions:
  - Checks – 11:00am PST
  - ACH – 12:00pm PST
- Mobile Deposit: 4:00pm PST
- Remote Deposit Capture: 5:00pm PST
- Bill Payments – Same Day Processing - 1:00pm PST

## POSITIVE PAY EXCEPTION PROCESSING

- On Monday, May 05,2025, a bank representative will be reaching out to you to verify any exception items that will require decisioning
- On Tuesday, May 06, 2025, all Check and ACH exception items will be available via online banking for review and decisioning by 7:00am PST
- ACH Positive Pay Rules will not convert over to online banking. As ACH debits are presented as exceptions for you to decision, you can set up rules for future transactions.

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## WIRES

- Wire Templates will convert over to the new online banking platform
- Company Daily Limits will convert over to the new online banking platform

## PERSONAL E-BANKING

- Login Credentials – Login credentials will be provided to you prior to system conversion.

## BUSINESS E-BANKING

The new Business eBanking system is designed to offer companies complete control of their online banking profiles when it comes to managing users, establishing user entitlements, accounts, setting restrictive approval controls and limits. This Administrative Access will require the designation of a Primary Online Administrator.

- Primary Online Administrator Designation – An email communication will be sent out to an authorized signer of the company requesting the authorization and completion of the Primary Admin. Designation Form. This individual will automatically have access to all associated accounts and established service entitlements online.
- Login Credentials – Your updated login credentials will consist of a new Company ID for your profile, your User ID will remain the same and a Temporary Password will be provided to the Primary Online Administrator.

Preview Period – Monday, April 14, 2025 through Thursday, May 01, 2025

- This is a period before system conversion, where company online Administrator(s) can preview the online banking platform and get familiar with navigating the system. Your company profile, accounts, services and secondary users will be available to review.
- All secondary users will need to be entitled with access to accounts, services and applicable limits through the *Administration tab > Company Administration > Manage Users*
- Review account numbers and rename account descriptions/alias names through the *Administration tab > Company Administration > Account Information*
- Review ACH and Wire templates for accuracy and make any updates through the *Money Movement tab > ACH > Make Payment/Manage Templates, Collect Money/Manage Templates and Money Movement tab > Wire > Manage Templates*

## FREEZE PERIOD

- Effective April 01, 2025, any new templates created or updates to existing ACH or Wire templates will not convert over. Any changes or additions to these templates will have to be recreated in the new Commercial Bank of California online banking portal.

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