



Personal eBanking

Conversion Guide



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The Future of Online Banking is fast approaching!

The upgrade of your online banking to Commercial Bank of California's new Personal eBanking system will take place after closing hours on Monday, April 17 at 5:00 p.m. Pacific Time, with the new system being fully operational on Wednesday, April 19 at 8:00 a.m. Pacific Time.

The new Personal eBanking system offers a state-of-the-art online banking experience. Features of the new system include:

- Real time deposit and loan account information with extended transaction history
- Alerts and notifications
- New reporting features
- Bank statements, including images of checks and deposited items
- Real time internal funds transfers
- Loan payments and paydowns
- Stop payment requests for a single check
- Data export to popular accounting systems including Quicken

Best of all, Personal eBanking allows you to take control of your online banking. You can reset your password without having to call the Bank or sign additional forms. Rest assured, however, that our team of electronic banking specialists will always be there to provide the professional, personalized support you have come to expect from Commercial Bank of California.

In the pages that follow, we will describe the timeline for the Personal eBanking upgrade, some actions you will need to take to prepare for and initiate the new system, and some of the many benefits that you will enjoy once the upgrade is completed.

Our associates are working hard to ensure that the transition to Personal eBanking is a smooth, effortless process for you. Should you have questions or encounter any problems, please contact your Commercial Bank of California account officer.

Important Information and Dates

Pre-Conversion

If you are currently enrolled in online banking, please log in to verify your personal information and update it as necessary. Please notify us if changes are necessary to your phone number. This will ensure that your information is transitioned over to the new Personal eBanking system.

Online Banking

- Make a note of any Account Alerts and Account Nicknames. These will NOT transition and will need to be re-established.
- Download any checking, savings, or loan transaction history that you wish to retain for your records. 90 days of transaction activity will convert, but not the balances. Access to historical online statement will be available immediately.
- If you have not logged into online banking since September 2016, please do so now to ensure that you remain listed as an active user so your accounts will be transitioned to the new Personal eBanking system.

Bill Payment

- Make a note of any Bill Pay payees, Bill Pay pending and recurring payments, payment memos and payee notes in order to verify after the transition to Personal eBanking.
- Your recurring payments will convert, but duplicate recurring payments will NOT.

Monday, April 17

Your current online banking services will be available until 5:00 p.m. Pacific Time and will be placed in the “View Only” mode until Wednesday, April 19th at 8:00 a.m. Pacific Time.

Only account activities and transactions history will be available. No internal transfers, stop payments or Bill Payment will be available. Please contact your office of account for customer service.

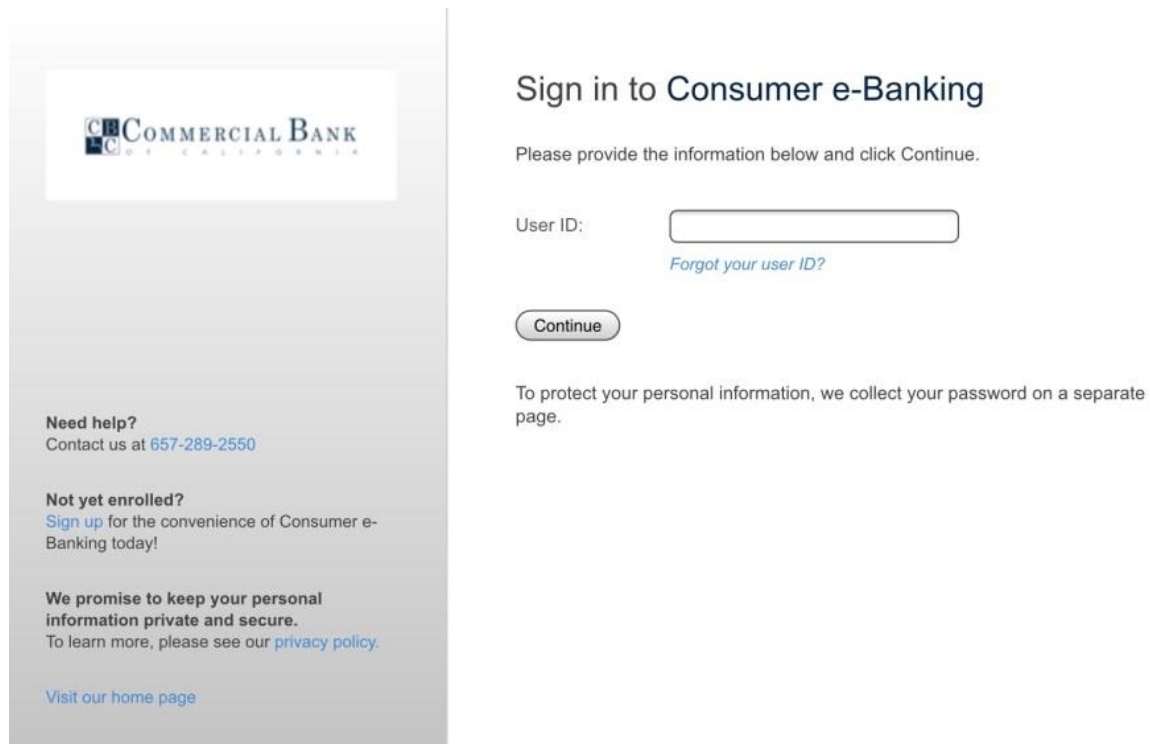
Wednesday, April 19: Welcome to Personal eBanking!

Your New Online Banking will be available at 8:00 a.m. Pacific Time. Go to www.cbc.com and click on the Login/ Personal eBanking tab to log in to the new Personal eBanking system.

Logging In to Personal eBanking

There are a few steps you will need to follow before you can begin enjoying Personal eBanking:

- 1) Go to the Commercial Bank of California homepage at www.cbcal.com. Select Login at the top left hand corner and access the Personal eBanking link.
- 2) Enter your current User ID, all in lowercase. For example, if your current User ID is "Steve#123" enter as "steve#123".



The screenshot shows the login interface for Commercial Bank of California's Consumer e-Banking. On the left, there is a sidebar with the bank's logo and several links: "Need help? Contact us at 657-289-2550", "Not yet enrolled? Sign up for the convenience of Consumer e-Banking today!", "We promise to keep your personal information private and secure. To learn more, please see our privacy policy.", and "Visit our home page". The main content area is titled "Sign in to Consumer e-Banking" and includes the instruction "Please provide the information below and click Continue." Below this is a "User ID:" label followed by a text input field. A link "Forgot your user ID?" is positioned below the input field. A "Continue" button is located below the input field. At the bottom of the main content area, a note states: "To protect your personal information, we collect your password on a separate page."

- 3) To safeguard your account information, a one-time passcode retrieval process using your phone number registered with the bank will authenticate your identity.

Sign in to Consumer e-Banking

An extra layer of security is needed to complete this request.

One-Time Security Code



When you continue, we will call or send a text message and ask you to enter a one-time code.

Continue with Security Code

Phone not available? You can [answer verification questions](#) derived from public or commercially available records to continue.

Cancel

- a) Select Continue with Security Code.
- 4) Select how you wish to receive the security code: to a telephone number we have on file for you, or by text to your mobile phone.

One-Time Security Code

Tell us where to reach you

We need to call or send a text message to complete this process. Please tell us where you can be reached.

Phone: (XXX) XXX-6031

Text Message: Send a text message to a mobile phone on record.
Note: Standard text message rates apply. Please contact your wireless carrier for details.

[My phone number is not listed](#)

a) *Phone option* – You will receive a phone call prompting you to enter the code.

One-Time Security Code

Enter the security code

Please wait for your phone call. We are now calling (XXX) XXX-6031. During the call, you will be asked to enter the one-time security code displayed below.

Once you complete the phone call, click Phone Call Completed.

One-time security code: **58235**

[I didn't receive a phone call](#)

b) *Text Message option* – You will receive a text with the One-Time Security Code.


- i) Please note that you will need to enter in the mobile phone number on file and select Send Text Message.

One-Time Security Code

Enter your mobile phone number

Please enter the mobile phone number you have on record with us. We will send you a text message with a one-time security code.

Important: By clicking Send Text Message, you agree to the [Terms of Use](#). Standard text message rates apply. Contact your wireless carrier for details.

Country/region: 

Mobile phone number:

(Area/city code and local number)

- ii) Once the text code is received, enter the number into the field provided. Select Submit.

One-Time Security Code

Enter the security code

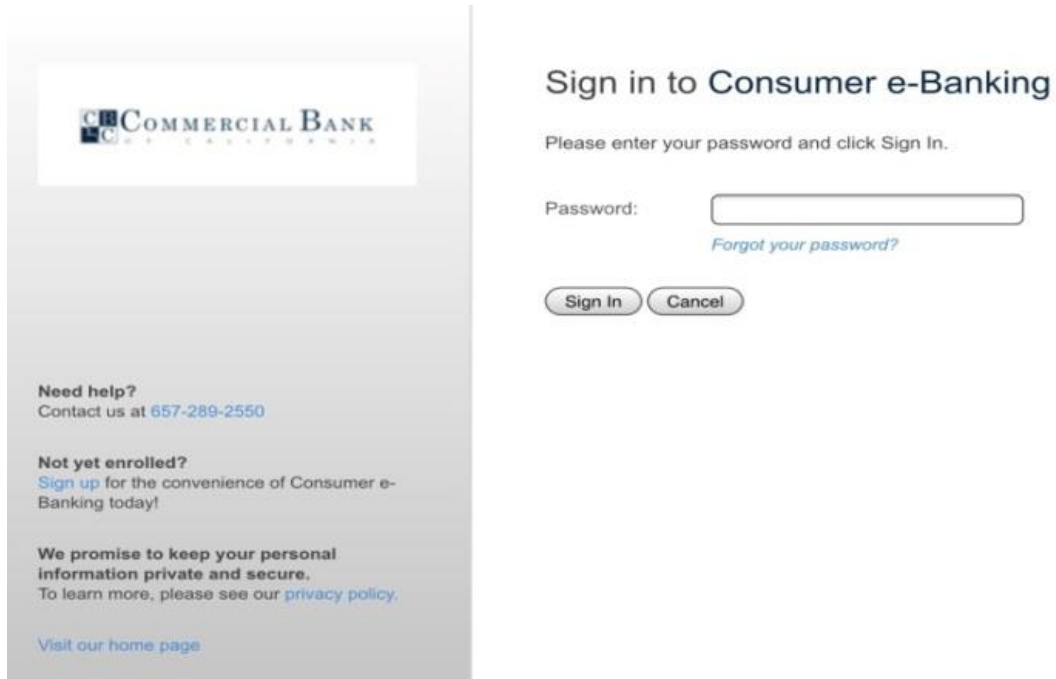
We have sent a text message with a one-time security code to (XXX) XXX-6031. Once you receive the message, enter the security code and click Submit.

Please note that text messages can take a few minutes to be received.

One-time security code:

[I didn't receive a text message](#)

2. Enter your temporary password, consisting of the last 6 digits of your social security number. For example, if your social security number is “123-44-6789” your temporary password is “446789”.



The image shows a screenshot of the Commercial Bank Consumer e-Banking sign-in page. On the left side, there is a vertical sidebar with the Commercial Bank logo at the top. Below the logo, the text reads: "Need help? Contact us at 657-289-2550", "Not yet enrolled? Sign up for the convenience of Consumer e-Banking today!", "We promise to keep your personal information private and secure. To learn more, please see our [privacy policy](#).", and "Visit our home page". The main content area on the right is titled "Sign in to Consumer e-Banking". Below the title, it says "Please enter your password and click Sign In." There is a "Password:" label followed by a text input field. Below the input field is a link that says "Forgot your password?". At the bottom of the sign-in area, there are two buttons: "Sign In" and "Cancel".

3. Once you have completed your initial login, you will be able to reset your password to one of your choosing.
4. The last step will prompt you to accept the Terms and Conditions.
5. We recommend that you add the new Personal eBanking site to your Web Browser favorites.

Personal eBanking - Important User Actions

Post-Conversion

Account Access and Account Activity

Verify account access and services. Your balance and account activity will be displayed in Personal eBanking beginning on Wednesday, April 19 for checking and savings accounts, and Thursday, April 20 for loan and certificate of deposit accounts.

Bill Pay

Your payee list will transition to the new Personal eBanking system, but we recommend that you verify the payee information the first time you pay a bill to each payee.

Account Alerts and Nicknames

Re-establish your Account Alerts and edit account nicknames post conversion.

eStatements

You will be prompted to accept Terms and Conditions prior to accessing the eStatements. Checking, savings, and loan statements will all be available online on the new Personal eBanking system. Checking statements will include check and deposit images.

Quicken Users

Please visit our website www.cbcal.com and access login page for link to Quicken Users conversion instructions. Please note that Quicken may not be available for about 3-5 days after the conversion.

Enjoy Your New Online Banking!

**Irvine Headquarters Office
19752 MacArthur Boulevard
Irvine CA 92612
(714) 431-7000**

**Brea Regional Office
One Pointe Drive, Suite 100
Brea CA 92821
(714) 482-2200**

**Costa Mesa Regional Office
575 Anton Boulevard, Suite 140
Costa Mesa CA 92626
(714) 437-7500**

**Fairfax Regional Office
145 South Fairfax Avenue
Los Angeles CA 90036
(323) 655-6001**

**Santa Monica Regional Office
805 Wilshire Boulevard
Santa Monica CA 90401
(310) 873-5150**

**Sherman Oaks Regional Office
14724 Ventura Boulevard, Suite 100
Sherman Oaks CA 91403
(818) 386-9234**



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