



Frequently Asked Questions

As National Bank of California and Commercial Bank of California come together, changes may be necessary in order for us to continue the service that you have come to expect from us. During this time, we know you may have some questions and our goal is to answer them as quickly and thoroughly as possible. In an effort to address some common concerns, we have compiled a list of Frequently Asked Questions. If you have further questions or would like more detail, please feel free to call any of our Regional Offices or your account officer at any time. We stand ready to be of assistance.

Answers To a Few Questions National Bank of California Customers May Have:

Q: Is National Bank of California changing its name to Commercial Bank of California?

A: Yes. The four branch locations of National Bank of California will become branches of Commercial Bank of California as of May 2nd. You may or may not see signage immediately based on the requirements of the respective property management companies, but we will be operating as Commercial Bank of California.

Q: Can I make deposits or payments to my accounts with National Bank of California at Commercial Bank of California?

A: Not yet. Until our operating systems are consolidated in the fall of 2016, the branches will continue to operate on two separate systems and will not have universal access to both systems. You should continue to make payments and deposits at one of the current National Bank of California offices that you are already familiar with.

Q: Will there be enhancements to my services?

A: Your services will continue to be the same until our operating systems are consolidated in the fall of 2016. At that time, some minor changes to accounts will be made to bring all products into alignment. Your account will be converted to the product that is most similar to your current account. You will be notified in writing in advance of these changes and any differences will be clearly explained to you.

Q: How will my accounts be affected?

A: At this time, there will be no change to your National Bank of California accounts. You will continue to enjoy the same account benefits and your statement date will remain the same. The interest rates you earn on your checking, savings and money market deposit accounts will continue to be subject to change



due to market conditions. Your certificates of deposit (CDs) will earn their current interest rates until they mature.

Q: Will my account number change?

A: No. Your account number(s) are not changing at this time. We currently have no plans to change existing account numbers. If changes are needed in the future, you will receive advance notification, and we will assist you through the process.

Q: Will I need new checks and deposit slips?

A: No. You may continue to use your National Bank of California checks and deposit slips.

Q: Can I use my current ATM or Debit Card?

A: At this time, you may continue to use your current ATM or debit card. When the bank operating systems are combined, you will receive a new Commercial Bank of California debit or ATM card. More information will be provided at a later date.

Q: Will my direct deposits and auto-debits continue without interruption?

A: At this time, there is no need to change direct drafts or direct deposits to your National Bank of California accounts. These should continue as normal.

Q: What electronic banking services will I have at Commercial Bank of California?

A: There are no immediate changes to your electronic banking services and no changes to your login links or user credentials. There will however, be some exciting new features coming to our online banking systems in the early part of 2017 to enhance your user experience and improve your online services. We will communicate these upcoming changes in the future.

Q: Will my deposit accounts be covered by FDIC insurance?

A: If you have \$250,000 or less in all of your deposit accounts at National Bank of California, your Federal Deposit Insurance Corporation (FDIC) insurance coverage will not be impacted. However, if you hold deposit balances greater than \$250,000 combined at the two banks, your FDIC insurance coverage may be impacted. Please visit <https://www.fdic.gov/edie> for more information. If you have any concerns about your deposit insurance coverage, let us know and we'll make sure you are aware of products and services that may address your concern.

Q: Will I see changes in the terms and conditions of my loans or lines of credit?

A: No. The terms and conditions of your loans and lines of credit will remain the same.



Q: Will my banking hours change?

A: At this time, the two banks have already aligned their banking office hours and all National Bank of California customers were notified in advance. We will continue to operate on the same schedule we use now. You will be notified in advance of any changes.

Q: If I have questions, who can I call?

A: Please feel free to call any of our Regional Offices or your account officer at any time. If the person you speak with is unable to answer your question, he or she will work with others to find an answer or a resolution. Questions regarding commercial loans should be addressed by your loan officer.

Again, please feel free to call us or stop by any of our Regional Offices. We will continue to keep you informed of any future changes that will affect our customers and their accounts.