

Frequently Asked Questions for former Suncrest Bank customers

Welcome to Citizens Business Bank!

Suncrest Bank customers are now officially part of the Citizens Business Bank family. Suncrest Bank branches have become Citizens Business Bank Business Financial Centers, and you may conduct business at any of our locations. Go to cbbank.com/locations for location information.

Below you will find answers to some commonly asked questions regarding the merger of Suncrest Bank with Citizens Business Bank. If you have a question that is not answered below, please contact your Business Financial Center, or visit cbbank.com/suncrestbank.

How will my account change once it is moved to Citizens Business Bank?

A Welcome Guide will be sent to you that includes an overview of products and services, which outlines how your Suncrest Bank accounts will convert to Citizens Business Bank accounts. If you feel another account type or service better fits your needs, please contact your Business Financial Center. We have a wide range of accounts from which to choose.

If you do not receive your Welcome Guide by January 28, 2022, please call 888.228.2265 or contact your Business Financial Center.

What will happen to my direct deposit and other electronic deposits and payments?

Your direct deposit and other electronic deposits and payments will automatically transfer to Citizens Business Bank. There is no action required on your part.

After February 19, 2022, your account's bank routing number will change to Citizens Business Bank's routing number (122234149). Beginning February 22, 2022, Citizens Business Bank will begin notifying your direct deposit and other electronic deposit and payment initiators of your routing number change. Your automated deposits will not be impacted.

Will I be able to continue using my checks, deposit slips, and other account supplies?

Yes, you may continue to use your current supply of checks, deposit slips, and other account supplies. Please contact your Business Financial Center when it is time to reorder or call our Customer Support Line at 888.222.5432 to ensure updated checks are ordered.

How will my ATM, Debit Card, or Credit Card be affected?

Continue to use your existing Suncrest Bank ATM Card, Debit Card, or Credit Card as usual. A new Citizens Business Bank ATM, Debit Card, or Credit Card will be mailed to you. If you do not receive a new ATM Card or Debit Card by February 10, 2022, please contact your Business Financial Center. Credit Cards will be sent at a later date and your existing Credit Card may be used after February 22, 2022. Additional information about your new Citizens Business Bank ATM Card and Debit Card will be provided in the Welcome Guide, which will be mailed in January. Information about your Credit Card will be mailed separately.

Will I continue to receive monthly bank account statements?

There will be no change in the delivery of your Bank account statements.

However, you will receive a separate paper statement (a cutoff statement) that will cover your bank account from the end of your last statement cycle through the end of the day, February 18, 2022. Your first Citizens Business Bank account statement will begin on February 19, 2022, and proceed through the end of your regular statement cycle.

If you currently receive paper bank account statements that include check images, an additional fee will apply, which is detailed in the Welcome Guide. To avoid fees for paper statements with check images, two options are available:

- Enroll in E-Statements: Online Banking users automatically receive bank statements electronically. Opting in to E-Statements turns off paper statements. If you only receive statements through Online Banking, these electronic statements (with or without check images) are available at no charge. If you've already turned off paper statements there is nothing more to do. Consumer customers can opt-in to E-Statements through Online Banking. Business customers can contact their Business Financial Center to request E-Statements.
- Exclude check images from paper statements: Contact your Business Financial Center to exclude check images from your bank statements. Paper statements without check images are available at no charge.

Will I continue to receive monthly account analysis statements?

Contact your local Business Financial Center to receive a copy of your monthly account analysis statement.

Will my safe deposit box be affected?

Your safe deposit box will not change and the safe deposit box agreement will remain in effect.

Will my Online Banking, Remote Deposit Capture, Mobile Deposit Capture, and Bill Pay services be affected?

Your Online Banking, Mobile Banking, Remote Deposit Capture, Bill Payment, and Positive Pay services will be changing. These changes will be outlined in a separate communication for Online Banking and Treasury Management products.

What happens to payments I have scheduled in Bill Pay?

Scheduled and future dated payments established in Online Banking Bill Pay will be converted to your new Bill Pay service. Bill Pay changes will be outlined in a separate communication within the Online Banking and Treasury Management client letter.

Will my Cash Vault or Armored Courier Service be affected?

Your Cash Vault and armored courier services will continue without interruption.

Will my loan interest rate change?

Your interest rate and all terms and conditions of your original loan agreement will remain unchanged until renewed.

Will my payment due date change?

The payment due date and all terms and conditions of your original agreement will remain the same.

Where do I send my payments?

Beginning Monday, February 21, 2022, loan payments can be mailed to Citizens Business Bank, P.O. Box 4118, Ontario, CA 91761. Alternatively, you may make your payment in any of our over 60 Business Financial Center locations. To set up automatic loan payments, please contact our Customer Support Line at 888.222.5432. If you are an Online Banking user, you may use the Account Transfer feature to make a loan payment*.

*For eligible loan types.

Will my loan payment continue to be automatically deducted from my deposit account?

Yes, your loan payments will remain on the same payment method, without interruption.

Can I still use my Suncrest Bank loan coupons for my payments?

Yes, you can continue to use your Suncrest Bank loan payment coupons.

Where can I find contact information about Citizens Business Bank?

You can visit us at cbbank.com or contact your Business Financial Center for additional details.

Will I be able to access my account by phone?

Yes, you may continue to call Telephone Banking at 888.844.1011 and select option 1. **Beginning February 22, 2022**, the Telephone Banking number will change to **888.228.2265** option 1. On your first time login, you will be required to enter your account number and the last four digits of your social security number. You will then be prompted to change your password.

Will I need to sign a new agreement for Treasury Management services?

Treasury Management services customers will not be required to sign a new agreement. The Citizens Business Bank Treasury Management Agreement (“Agreement”) included within the Welcome Guide will detail the terms for Treasury Management services offered by Citizens Business Bank, and supersedes and replaces the Suncrest Bank Treasury Management Agreement. For customers initiating wire transfers by fax, or through a branch, your Business Financial Center will contact you to complete a new wire transfer agreement.

How will this affect my banking relationship?

In most cases, your Relationship Manager and team of bankers will remain the same. Citizens Business Bank is dedicated to serving you by building long-term relationships, providing quality financial services, and creating solutions customized to your needs. We look forward to getting to know you and assisting you with all of your financial service needs.