

January 10, 2022

Dear Suncrest Bank Customer,

On January 7, 2022, Suncrest Bank merged with Citizens Business Bank. On behalf of our Board of Directors and all of our associates, we officially welcome you to Citizens Business Bank. We are excited to have you as our valued customer and look forward to serving your business and consumer banking needs.

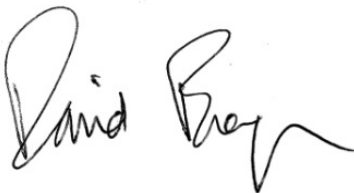
The combination of our two banks will provide you with expanded product and service capabilities, delivered with outstanding customer service. Our goal is to continue to build upon the strong foundation Suncrest Bank has built over the past thirteen years. In most situations, you will be dealing with the same associates from Suncrest Bank to assist you through the transition to Citizens Business Bank. We look forward to assisting you in achieving your personal and business financial goals and providing you improved access to additional products and services.

In terms of day-to-day banking, it is business as usual, so please continue to conduct your banking as you have done in the past.

Again, welcome to Citizens Business Bank.

We appreciate your business.

Sincerely,



David A. Brager
President & Chief Executive Officer
Citizens Business Bank