

Frequently Asked Questions

About our proposed merger with Suncrest Bank



On July 27, 2021, our Board of Directors, along with the Board of Directors of Suncrest Bank, approved a definitive agreement to merge Suncrest Bank into Citizens Business Bank. The merger is expected to close later this year or early next year, following regulatory, shareholder and other approvals.

We are committed to helping you through this transition by focusing on the things that matter most: the valued customer and quality relationship banking. The following information provides answers to questions related to this merger.

About Citizens Business Bank

Since 1974, Citizens Business Bank has been creating banking relationships by focusing on our customer and helping them achieve more for their business, their employees, and the communities they serve. Our founder, George A. Borba Sr., was an enterprising dairy farmer and small business owner. George saw a need to support other business owners in his community by helping them preserve and enhance the value of their companies. He shared his vision with a group of local business leaders who cared deeply about their community, and together they set out to design a new banking experience.

Chino Valley Bank was established in August of 1974. More than 45 years later, Citizens Business Bank has grown to more than \$15 billion in assets with 3 trust offices and over 50 banking locations throughout California. We changed our name to Citizens Business Bank along the way, but we still hold true to our original vision.

We are proud to be in the position to assist entrepreneurs with opportunities to foster and grow their businesses. Our customers' success is our success. We are able to build long-standing relationships with each customer by treating them the same way they would like to be treated. In fact, many of our customers have banked with us for decades. Our unwavering commitment to personal service is the reason we are consistently recognized as one of the top-performing banks in the nation.

Business as usual

There will be no change to your current banking relationship due to the announcement of the merger. You may continue to use your debit and credit cards, checks, online banking and all other services as usual. Please continue to make loan payments as you do today.

The merger is expected to close later this year or early next year, following regulatory, shareholder and other approvals.

You will receive additional information about Citizens Business Bank and any potential changes to your accounts or services as the merger approaches.

Up-to-date information about the merger will be available in the Information Center on cbbank.com.

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Why did we pursue a merger?

Our choice to merge with Suncrest Bank was based on the desire to partner with an organization that shares our values and aligns with our relationship banking culture. Suncrest Bank recognizes the value of their associates and customers. We look forward to providing you with excellent service and a wider array of products and services to assist you in attaining your business and personal objectives.

Can I visit a Citizens Business Bank Center to conduct my banking?

Please continue to use any Suncrest Bank location to conduct your daily banking business. Following the consummation of the merger you may begin conducting business at a Citizens Business Bank Business Financial Center.

What services will be available at Citizens Business Bank?

At Citizens Business Bank, we have the financial expertise, successful track record, and powerful products and services, which includes Specialty Banking, Lending, CitizensTrust Wealth Management*, and Investment Services**

Where can I find more information about Citizens Business Bank?

Additional information about Citizens Business Bank can be found at cbbank.com.

Questions

Feel free to contact Suncrest Bank at any branch location or call 1.888.844.1011.

*Citizens Business Bank is not a registered broker/dealer. Trust and Wealth Management services are provided by CitizensTrust Wealth Management.

**CitizensTrust Investment Services is a division of Citizens Business Bank.

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Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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