

Frequently Asked Questions (FAQs) for former Valley Business Bank Customers

March 10, 2017

Welcome to Citizens Business Bank. Please see below for answers to some of the questions we believe you may have about your transition to Citizens Business Bank. We look forward to assisting you with all your banking needs!

1. When did the completion of Citizens Business Bank's acquisition of Valley Business Bank take place?

Valley Business Bank customers officially became part of the Citizens Business Bank family at the close of business on March 10, 2017.

2. Who should I call if I have questions?

Your existing contacts will remain your primary resources. Additional resources and information about Online Banking and other services will be provided for your reference in an upcoming mailing.

3. Will there be any changes to my business or personal accounts?

Not at this time. As of the close of business on March 10, 2017, Citizens Business Bank assumed all deposit accounts at Valley Business Bank. There will be no interruption in the way you currently use your accounts. You can continue to access your account information as you have in the past, using your existing checks and ATM/Debit Card for direct deposit and other automated/electronic transactions. You will be notified in writing prior to any changes to your personal or business accounts.

4. Where can I get more information about Citizens Business Bank?

Please visit our website at cbbank.com and connect with us on LinkedIn at [linkedin.com/company/citizens-business-bank/](https://www.linkedin.com/company/citizens-business-bank/)

5. Will the hours of operation be the same as Valley Business Bank?

On March 13, 2017, the operating hours of former Valley Business Bank branches will change to Citizens Business Bank's hours: Monday-Thursday, 10:00 a.m. to 5:00 p.m. Friday, 10:00 a.m. to 6:00 p.m. Drive-thru hours for applicable locations will be Monday-Thursday, 8:30 a.m. to 5:00 p.m. Friday, 8:30 a.m. to 6:00 p.m.

6. What about my ATM/Debit Card? Can I still use it after March 10, 2017?

You can use your existing ATM/Debit Card at any former Valley Business Bank ATM, just as you do today. Additionally, the cards may be used at any Citizens Business Bank ATM for withdrawals with no fees. However, ATM deposits using a Valley Business Bank ATM/Debit Card can only be made at former Valley Business Bank ATMs at this time. Additional information regarding your ATM/Debit Card will be provided soon.

Some former Valley Business Bank customers already bank with Citizens Business Bank. Citizens Business Bank ATM/Debit Cards can be used at any former Valley Business Bank ATM effective March 13, 2017 for withdrawals without an ATM service charge. However, ATM deposits using a Citizens Business Bank ATM card can only be made at a Citizens Business Bank ATM at this time.

7. Where do I send in my loan payments?

There is no change in how or where you make your loan payments at this time.

8. Who do I call if I have a question about my loan payment?

Please continue to call your local center with any questions regarding your loan account.

9. What about online banking access?

Please continue to access Online Banking services through valleybusinessbank.net. Additional information regarding conversion to Citizens Business Bank's Online Banking services, including dates, documentation, and training, will be sent to all Personal Online Banking and Business Online Banking users soon.

10. What if I make deposits through Remote Deposit Service? Can I continue to use this service?

Please continue to access your existing Remote Deposit Capture service as you have in the past. Additional information regarding conversion to Citizens Business Bank's Remote Deposit Capture service, including dates, documentation, and training, will be provided soon.

11. Can I continue to use Valley Business Bank's InTouch Telephone Service?

Please continue to access the Telebanc 24/7 (IVR) service as you have in the past.

12. Will I have to order new checks?

Not at this time. You can continue to use your current supply of checks.

Questions

If you have any other questions, please contact your local former Valley Business Bank center for assistance.