

August 10, 2018

Dear Community Bank Customer,

On August 10, 2018, Community 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 expanded product and service capabilities, delivered with outstanding customer service. Our goal is to continue to build upon the strong foundation Community Bank has built over the past seventy-four years. We are counting on our former Community Bank associates to help lead the charge in growing our combined presence throughout the Southern California area.

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,



Christopher D. Myers
President & Chief Executive Officer
Citizens Business Bank