

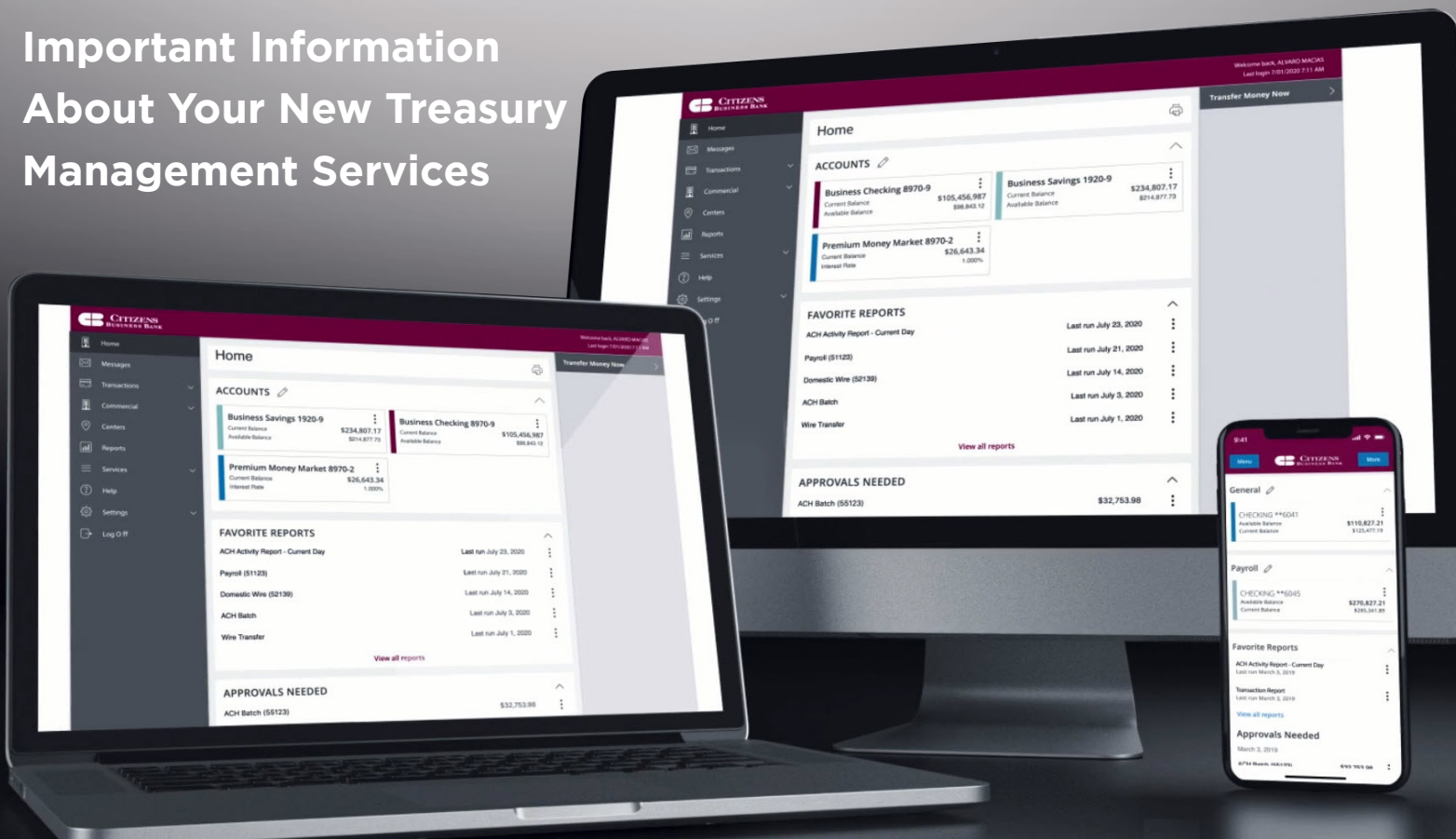


A Financial Services Company

Conversion Guide

Business Treasury Management Services

Important Information
About Your New Treasury
Management Services



Welcome to Citizens Business Bank

At **Citizens Business Bank**, we value your relationship and continually strive to be your financial partner, business advocate, and trusted advisor. It is our goal to make your Online Banking and Treasury Management services transition as seamless as possible.

CONVERSION TO TREASURY MANAGEMENT SERVICES

Citizens Business Bank's Business Online Banking and Mobile Banking services will provide you with an exceptional online experience and includes the following features:

- Company self-administration
- Intuitive navigation
- A unified experience across desktop and mobile devices
- A Business Mobile Banking app, with Mobile Deposits and Mobile Alerts
- Personalized home page view, account order, and favorites
- Create Account, History, and Transaction Alerts (formerly referred to as Payment Notifications) delivered via SMS (text) or email notification
- Digital security tokens (digital app or physical fob) to approve outgoing wire and ACH transactions
 - Optionally, tokens may also be used at login for additional security
- Real-time wire transfers and enhanced wire transfer history and robust reporting
- Federal Reserve confirmation for outgoing wires
- Positive Pay and Remote Deposit Capture integration
- Business Bill Payment
- Zelle® For Small Business
- Business Insights - cash flow analysis, forecasting, and business guidance tools
- Secure messaging between your Online Banking session and Citizens Business Bank
- QuickBooks® Direct Connect

This guide provides an overview of what to expect **before, during, and after conversion of your Online Banking services, which you can begin using on Monday, June 22, 2026**. The Guide includes key dates, contact information, service deadlines, first-time login tips, and additional information to support your online banking migration.

Additional resources are available at cbbank.com/HBC-conversion, including training guides, tutorial videos, and much more. Please take advantage of these valuable resources and review this information carefully to ensure you continue to receive uninterrupted service. If you have questions about your conversion or any information in this guide, please contact your Business Financial Center or call our Conversion Support Line at 800.796.4777, Option 3 for assistance.

Important: Sections labeled “Critical” throughout this guide contain critical information or actions required by you pertaining to your services.

As soon as possible on Monday, June 22, 2026, be sure to log in to your new Online Banking service and carefully review the accuracy of all your Online Banking functionality, features, users, accounts, and information. If you notice any discrepancies, please contact our Conversion Support Line at 800.796.4777, Option 3, immediately.

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IMPORTANT DATES (All times referenced are Pacific Time)

NOTE: Friday, June 19, 2026, is a Federal holiday, and the Bank is closed.

Wednesday, June 17 11:00 PM	Bill Payment Service Bill Payment service becomes unavailable .
Thursday, June 18 1:00 PM	Mobile Deposit Service Mobile Deposit service will become unavailable .
Thursday, June 18 6:00 PM	Last Business Day Before Conversion Treasury Management services become unavailable , including Online Banking, Mobile Banking, QuickBooks Direct/Web Connect, Automated Clearing House (ACH) Origination, Wire Transfer Initiation, Remote Deposit Capture (RDC), and Positive Pay.
Friday, June 19 - Sunday, June 21	Conversion Weekend Conversion of Treasury Management services takes place.
Monday, June 22 7:00 AM	Treasury Management Services Available All Treasury Management services become available.
Tuesday, June 23	Intuit QuickBooks Direct/Web Connect Users will need to select Citizens Business Bank in QuickBooks to sync their profile.

TREASURY MANAGEMENT SERVICES ASSISTANCE

For Service Through Thursday, June 18	Contact your local Business Financial Center or call 800.796.4777, Monday through Friday, 8:00 AM to 5:00 PM.
For Service Beginning Monday, June 22	Contact our Conversion Support Line at 800.796.4777, Option 3, Monday through Friday, 8:00 AM to 6:00 PM.

SCHEDULE OF FEES

Please review the **Business Banking Products and Services** and **Treasury Management Services Schedule of Fees** in your **Citizens Business Bank Business Banking Welcome Guide** (“Welcome Guide”), which was recently mailed to you, for information about pricing and additional service availability, or contact your Business Financial Center directly.

ONLINE BANKING USER TRAINING

As part of your upcoming transition to **Citizens Business Bank's Online Banking platform**, you will soon receive an invitation to register for live training sessions designed to help ensure a smooth and confident conversion. These training invitations will be sent via email and will include links to register for available sessions.

To help you safely identify legitimate communications from the Bank, please note that official training information will only come from the following authorized sources:

- **Web address:** schedule.cbbank.com
- **Email sender addresses:**
 - conversionsupport@cbbank.com
 - marketingdept@cbbank.com
 - TImplementation@cbbank.com
- **Bank Conversion Resource Center:** cbbank.com/HBC-conversion

SERVICES THAT ARE NOT CHANGING

The following Treasury Management services will not be impacted by the conversion.

Remote Deposit Capture (RDC)	Your existing RDC service will be accessible through your new Online Banking service under the Services menu.
Business Sweep	Established Business Sweep services will automatically convert with no changes.
Zero/Target Balance (ZBA)	ZBA master and sub accounts and target balances will automatically convert with no changes.
Lockbox	Your existing Lockbox service will not change. If you currently access Lockbox through a website link, you may continue to do so. If you access through Online Banking, it will be available in your new Online Banking platform under the Services menu. Note: Heritage Correspondent Lockbox service can continue to be accessed from the direct website link currently in use by its customers.
Cash Vault/ Armored Carrier	There will be no changes to your existing Cash Vault and Armored Carrier services.

SERVICES THAT ARE CHANGING

The following information outlines changes to Treasury Management services after conversion.

Treasury Management Agreement

The Citizens Business Bank Treasury Management Agreement (“Agreement”) is included in the Welcome Guide, which was recently mailed to you, and sets forth the terms of the Treasury Management services offered by Citizens Business Bank. This Agreement supersedes and replaces the Heritage Bank of Commerce Treasury Management Agreement. By continuing to use these services, you agree to be bound by this Agreement.

Online Banking Services

Accessing Your Online Banking Services

Critical: To access your Online Banking services, go to **cbbank.com**, click on **Account Login** and select **Online Banking**.

UPDATE: Use your current User ID + Company ID combined (no spaces) in the Login ID field, and your PIN in the Password field to log in. You will be prompted to create a new password. See the **First-time Login to Online Banking** section below for important details.

Multiple training videos, guides, and webinar training sessions are available to you.

Please visit cbbank.com/HBC-conversion for details.

Account History

Account history in Online Banking consists of a rolling 24-month period. The last 24 months of your former account history will be available Monday, June 22, 2026.

Business Bill Payment

Your existing bill payment payees, e-bills and scheduled and future-dated payments established in your former Bill Pay service will be converted automatically to your new Bill Pay service.

What’s changing: In addition to the existing payment types used by your Bill Payment service (ACH Credit and a draft check drawn on your bank account), a third payment type (“Corporate Check”) will be used. A Corporate Check is a payment consisting of an ACH Debit from your Bank account, and a paper check payment drawn on the Bill Pay service provider’s bank account.

Critical - Company Administrator: If you have more than one Bill Pay user, your Company Administrator **must entitle each user access to Bill Pay service** before use. After your Company Administrator provides access, users can log into Online Banking and select **Business Bill Pay** from the left-hand menu.

Company Administrators: Be sure to review the **Bill Pay Administration Guide** at cbbank.com/HBC-conversion before clicking **Bill Pay Admin** in Online Banking after conversion.

Internal Transfers

Critical: Recurring and future dated Account Transfers will not be converted. However, those recurring and future dated **Account Transfers scheduled within the 90-day period after conversion** will be automatically converted as standalone one-time authorized transactions that will process as usual. You can use one of these scheduled account transfers to create a new recurring transfer using the “copy” feature in Online Banking after conversion. A job aid will be available in the Resource Center within Online Banking to guide users through this process.

During your first login to Online Banking, go to **Transactions** and select the **Funds Transfer** menu to schedule one-time, future-dated, or recurring transactions.

Alerts (formerly referred to as Payment Notifications)

Critical: Online Banking alerts will not be converted and must be reestablished in your new Online Banking service after conversion.

Review the **Online Alerts video tutorial** at cbbank.com/HBC-conversion for details.

Initiating ACH and Wire Transactions

Please carefully review all converted ACH and wire transfer entitlements, templates, and recipients for accuracy.

Critical - Security Tokens: Beginning **Monday, June 22, 2026**, a new digital security token will be required to approve wire transfers and ACH transactions. Security Token Download instructions are available at cbbank.com/HBC-conversion.

Critical: Recurring and future-dated ACH/Wire transactions will not be converted. However, the **templates for these transactions** will be converted. You can use one of these templates to create a new recurring ACH/Wire transactions in Online Banking after conversion.

Important Note: HBC recurring/future-dated transaction amounts may have been changed when created from Templates. Please review details carefully when creating new recurring/future-dated transactions. If you notice any discrepancies, immediately contact our Conversion Support Line at 800.796.4777, Option 3.

Critical - Uploading ACH Files: When uploading Nacha formatted files to your new Online Banking service, you must update the batch header record to use Citizens Business Bank's routing number 122234149. This update can be made manually or within the software used to generate the Nacha file. In addition, any previously unbalanced Nacha file must be balanced using your valid Citizens Business Bank account as the offset. Please note that special characters are not supported.

ACH Direct Send: A bank associate will reach out to you directly to assist with required updates and provide step-by-step guidance throughout the ACH Direct Send conversion.

ACH Daily Limit: A daily transaction limit will be established for customers initiating wire transfers and ACH transactions, based upon prior activity. If an anticipated transaction will exceed the established limit, contact your Business Financial Center for a potential limit increase.

ACH Transaction Type: When initiating an ACH debit or credit transaction, users will first be prompted under the Commercial Menu to select the transaction type, such as Tax Payment or ACH (e.g., Payroll, Single Payment, Recipient Payment, Batch Payment, Collection, or Pass-Thru).

ACH Tax Payment Forms: Tax Payment forms are not available for template setup within the new Online Banking platform. Users will be required to manually select the appropriate State or Federal Authority, choose the applicable form, and enter all the required payment details each time a tax payment is initiated to ensure accurate processing.

QuickBooks® & Other Accounting Software Systems

Critical: As the Bank completes its system conversion, you will need to modify your QuickBooks® settings to ensure that your data connectivity transfers smoothly to the new system. A QuickBooks® job-aid to change your designated financial institution will be available at: cbbank.com/HBC-conversion on **Tuesday, June 23, 2026**.

Critical: You can now link your own Login ID to QuickBooks Direct Connect. If you previously linked QuickBooks® to a Business Online Banking username such as ‘qbuser,’ qbo,’ ‘qb-user,’ and so on, those credentials are no longer necessary. After selecting Citizens Business Bank in your QuickBooks profile, please use your current Online Banking Login ID and password to sync with Online Banking.

Critical: If you use accounting software other than QuickBooks® (e.g., NetSuite, etc.), you may need to modify your third-party software settings, which may include re-establishing account connections, updating login credentials, and reauthorizing data access to ensure uninterrupted syncing of account information and transaction data between your bank and accounting system. Talk to your software technical resource for assistance.

Citizens Business Bank utilizes Plaid Exchange API, which is used by many accounting software systems. Users with accounting software connecting through Plaid will be prompted to re-authenticate, at which point their connection will transition to the API. The login experience remains the same, with improved speed and reliability.

Positive Pay

Critical: Your existing Positive Pay service will transition to a new Positive Pay platform as part of the conversion. Be sure to carefully review the accuracy of all your converted Check Positive Pay and ACH Positive Pay accounts, entitlements, issued check history, and ACH Positive Pay authorized and unauthorized lists. If you notice any discrepancies, immediately contact our Conversion Support Line at 800.796.4777, Option 3.

Critical: Thursday, June 18, 2026, end-of-day processing will produce exceptions, but the HBC system is not available for customer review, and exceptions cannot be transferred to the new system. Customers are encouraged to carefully review prior day activity on Monday, June 22, in Online Banking, including inspecting paid check images and incoming ACH activity from end-of-day processing on Thursday, June 18, for anomalies. Customers should contact Conversion Support at 800.796.4777, Option 3 to return an item before the 12:00 PM deadline

Beginning **Tuesday, June 23, 2026**, you will begin receiving email notifications every business day morning from your new Positive Pay service, advising you of exceptions that require your attention, or that there are no exceptions that day. **Note:** Positive Pay email notifications will be sent from recon.pospay@cbbank.com. Please add this email address to your safe sender list to ensure you receive these important messages.

Critical: If you use Bill Payment service and a draft check is created on your bank account, you will need to add it to your Positive Pay Issued Check file. Bill Payment adds a leading “99” to the draft check’s check number to avoid duplicating your own check numbers, which must be included in the Positive Pay Issued Check File. For example, if a draft check is created and is listed in **Bill Pay - Payment History** with a check number of “1168”, the check number of the actual draft check produced will be “991168”, which should be the number included in your Positive Pay Issued Check File.

Critical: Designated Positive Pay users must log in and decision exception items by **12:00 PM (PDT)**.

We encourage you to attend a webinar training session to learn more and become familiar with the new features, functionality, and key updates. This includes important changes such as updated Payee Match character requirements. You will receive an email invitation with available dates to attend a Positive Pay training session.

Zelle® Small Business

Admin Users can enroll in Zelle® Small Business by logging into the new Online Banking platform and navigating to **Messages**. To enable the service, the Admin User creates a new message and selects **“Zelle Enrollment”** from the message recipient drop-down menu. The Admin User may submit a request to enable Zelle for both the Admin and sub-users. Citizens Business Bank’s standard transaction limits are \$3,000 per day and \$6,000 per month.

Mobile Banking

Mobile Banking App

A new Citizens Business Bank mobile app is available for download from Google Play or the Apple App Store.

Designated users can initiate wire transfer and ACH transactions using existing templates and recipients in Mobile Banking. Additionally, designated users can approve all payment transaction types within Mobile Banking.

Mobile Deposit

Users may enroll by logging into the new Online Banking platform, clicking on **Services** from the navigation menu, selecting **Mobile Deposit Enrollment**, and then reviewing and accepting the terms and conditions by checking the acknowledgment box to complete the enrollment process.

Citizens Business Bank standard business Mobile Deposit limits are \$20,000 a day and \$40,000 per month (30 calendar day rolling limit). Deposits submitted by 5:00PM will post to your account and be generally available on the next business day. If you have questions about this limit, please contact your Business Financial Center or call our Conversion Support Line at 800.796.4777, Option 3.

Statements

Online Banking provides access to a rolling 5-year history of bank statements.

Statement Cutoff at Conversion

You will receive a separate paper statement (a cutoff statement) at the end of your normal statement cycle that will cover your bank account from the end of your last full Heritage Bank of Commerce statement cycle **through end of day, Thursday, June 18, 2026**. Your first Citizens Business Bank account statement will **begin on Friday, June 19, 2026**, and proceed through the end of your regular statement cycle.

Paper

Paper statements without check images are available at no charge.

Important: Paper statements with images is strongly discouraged due to the potential for mail fraud. If you wish to continue to receive paper statements with check images, you will be charged \$7.50 per account, per month. However, E-Statements with images are available at no charge. See E-Statements below for details.

Electronic Statements

Electronic statements are automatically available in Online Banking at no charge.

E-Statements

The Bank's E-Statement option allows you to eliminate paper statements and only receive statements online. If you were previously enrolled in E-Statements with Heritage Bank of Commerce, you will continue to receive that service.

If you would like to enroll in E-Statements and discontinue paper statements **after June 22, 2026**, you may do so by accessing your new online banking service and navigating to **Statements**, where the E-Statement Enrollment option is available. Alternatively, you may contact your Business Financial Center or call our Customer Support Line at 888.228.2265 for assistance.

Multi-Statement is a valuable enhancement that is available in the new online banking platform, allowing you to efficiently download statements for multiple accounts at once.

Note: By default, access to statements in the new Online Banking platform is granted only to Admin users and sub-users with statement permissions.

Online Access to Digital Statements and Images

The transition of your Online Banking image history (paid checks, deposits, and bank statements) will occur in stages and as a result, some images may not be immediately available in your new Online Banking. Anticipated availability of your image history is outlined below.

- Images from **June 2024 to April 2026** will be available **Monday, June 22, 2026**.
- Cut-off statement images and check/deposit images from your last statement cycle up to the Thursday, June 18, 2026 cut-off date will be available online by **early August 2026**.

Note: You will receive a separate paper statement (a cutoff statement) at the end of your normal statement cycle that covers your bank account history from the end of your last full Heritage Bank of Commerce statement cycle through end of day, Thursday, June 18, 2026.

Statements from **Monday, June 22, 2026, onward** will be available immediately after cycle-end processing. Contact your Business Financial Center or call our Conversion Support Line at 800.796.4777, Option 3 for assistance with unavailable images or statements, if needed.

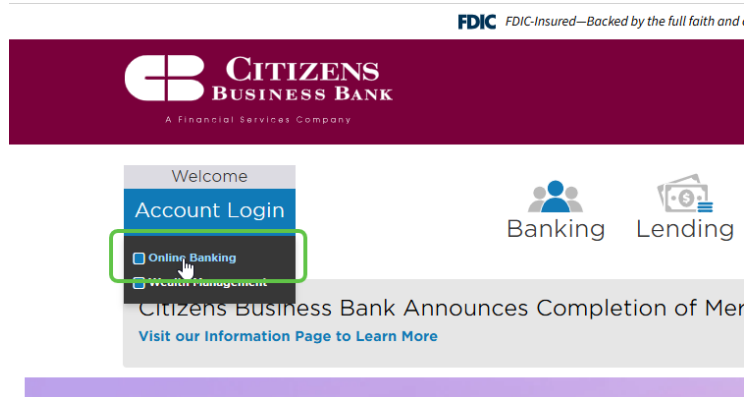
ACCESSING ONLINE BANKING

First-time Login to Online Banking

Follow these instructions to access Online Banking **beginning Monday, June 22, 2026**. A **First-time Login** job-aid and video tutorial is also available at cbbank.com/HBC-conversion.

1. Go to **cbbank.com**, click on **Account Login**, and select **Online Banking**.

Critical: If you have the Heritage Bank of Commerce online banking site saved as a favorite, you must update it to cbbank.com, as the Heritage Bank of Commerce link will expire soon.



2. Use your current User ID + Company ID combined (no spaces) in the Login ID field, and your current PIN in the Password field.
 - Login ID example: If your User ID is **JBaker** and your Company ID is **001027**, beginning **Monday, June 22, 2026**, your new Login ID is: **JBaker001027**.
3. You will need a **Secure Access Code (SAC)** to log in, which is a system-generated code provided via out-of-band authentication to a target designated by you and is dependent on the information in your Online Banking profile. For example, if you have an email address and a mobile number on file, you will be presented with email, SMS text, and an automated phone call as target options to receive a SAC. Select a target to receive a SAC. After receiving the code, type it into the SAC field in Online Banking.
Note: Secure Access Codes expire after 20 minutes. If you select email communication and do not immediately see an email with the Secure Access Code, check your junk or spam filters for an email from alerts@securebanking.cbbank.com.

4. Registering your personal device is recommended for faster and more secure access to future Online Banking sessions. As a cybersecurity best practice, DO NOT register your device if you are using a shared device or are on a public network. If you require assistance, please see the **First-Time Login & Browser Registration Guide** and/or review the corresponding video tutorial on cbbank.com/HBC-conversion, or contact our Conversion Support Line at 800.796.4777, Option 3.
5. Your **Online Banking user profile** will be presented for review. Review and click **Submit**. You will be prompted to select a new password.
6. Once you are logged in, follow the prompts to select **Favorite Accounts** to display on the Home page. Next, validate that your **Online Banking account information** was converted successfully. Report any issues to the Conversion Support Line at 800.796.4777, Option 3.

Forgot Your Password?

If you need to reset your password, click **Forgot Your Password?** on the login page and follow the instructions. If you still require assistance, please call our Conversion Support Line at 800.796.4777, Option 3.

Online Banking Security

Critical: Your online security is of the upmost importance. **Citizens Business Bank will NEVER contact you and ask for your login ID, password, Secure Access Code (SAC), security token code, account number, or any other personal information.** If you receive an email, phone call, or pop-up window on your computer while accessing Online Banking that asks for this information, contact our Conversion Support Line immediately at 800.796.4777, Option 3.

ONLINE BANKING CUT-OFF TIMES AND RETENTION

(beginning Monday, June 22, 2026)

Online Banking Cut-Off Times for Same-Day Processing

Automated Clearinghouse (ACH) Origination

Online Banking	4:30 PM
Same Day	12:15 PM
Direct Transmission	3:30 PM

Bill Payment

Payment Initiation	2:00 PM <i>(four business days before effective date)</i>
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Positive Pay

Check Positive Pay	7:00 PM <i>(transmit issued check information)</i>
Check & ACH Positive Pay	7:00 AM <i>(exception items available)</i>
Check & ACH Positive Pay	12:00 PM <i>(exception item decision deadline)</i>

Remote Deposit Capture

Remote Deposit	5:00 PM
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Mobile Deposit

Mobile Deposit	5:00 PM
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Wire Transfer Initiation

Wire Transfer – Manual/Fax	1:00 PM
Wire Transfer – Online (Domestic)	2:30 PM
Wire Transfer – Online (International/USD)	2:30 PM
Wire Transfer – Online (International/FX)	1:00 PM

Other Online Banking Functions

Stop Payment	7:00 PM
Internal Account Transfer	7:00 PM

Online Banking Transaction and Image History

Transaction history	2 years
Paid item, deposit ticket and deposited item images	2 years
E-Statements	5 years

Online Banking Resources

Additional Online Banking resources are available at cbbank.com/HBC-conversion.



 Equal Housing Lender | Member FDIC | Citizens Business Bank, N.A.