

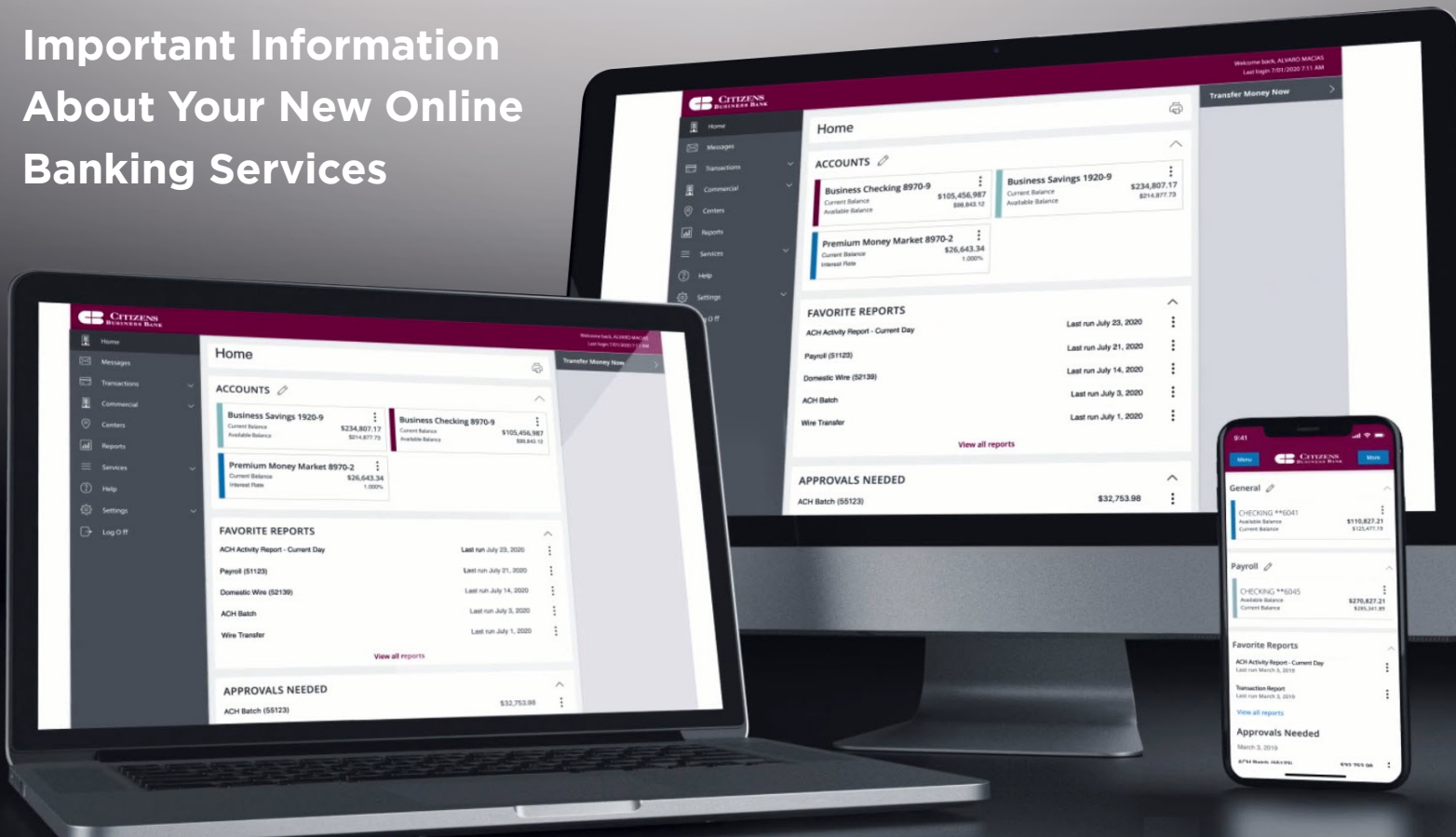


A Financial Services Company

Conversion Guide

Personal Online Banking Services

Important Information
About Your New Online
Banking Services



Welcome to Citizens Business Bank

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

CONVERSION OF ONLINE BANKING SERVICES

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

- Intuitive navigation
- A unified experience across desktop and mobile devices
- A Mobile Banking app, with Mobile Deposits and Mobile Alerts
- Personalized home page view, account order, and favorites
- Personal Financial Management to link external bank, investment, credit card, and loan accounts
- Create Account, History, and Transaction Alerts delivered via SMS (text message) or email notification
- Secure messaging between your Online Banking session and Citizens Business Bank
- Bill Payment
- Zelle®
- Quicken® Direct Connect

This Conversion 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, accounts, and information. If you notice any discrepancies, please contact our Conversion Support Line at 800.796.4777, Option 3, immediately.

TABLE OF CONTENTS

- CONVERSION OF ONLINE BANKING SERVICES.....2
- IMPORTANT DATES (All times referenced are Pacific Time).....4
- Note: Friday, June 19, 2026, is a Federal holiday, and the Bank is closed.4
- ONLINE BANKING SERVICES ASSISTANCE.....4
- SCHEDULE OF FEES4
- ONLINE BANKING USER TRAINING5
- SERVICES THAT ARE CHANGING5
 - Online Banking Terms and Conditions.....5
 - Online Banking Services5
 - Accessing Your Online Banking Services.....5
 - Account History5
 - Personal Bill Payment.....6
 - Internal Transfers.....6
 - External Transfers.....6
 - Alerts.....6
 - Quicken®6
 - Zelle®6
 - Mobile Banking.....7
 - Mobile Banking App.....7
 - Mobile Deposit7
 - Statements.....7
 - Statement Cutoff at Conversion.....7
 - Paper.....7
 - Electronic Statements7
 - E-Statements7
 - Online Access to Digital Statements and Images.....8
- ACCESSING ONLINE BANKING8
 - First-Time Login to Online Banking.....8
 - Forgot Your Password?.....9
 - Online Banking Security9
- ONLINE BANKING CUT-OFF TIMES AND RETENTION10
 - Online Banking Cut-Off Times for Same-Day Processing10
 - Online Banking Transaction and Image History10
 - Online Banking Resources10

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 .
Wednesday, June 17 11:00 PM	Zelle® Service Zelle® 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 Online Banking services become unavailable , including Online Banking and Mobile Banking.
Friday, June 19 - Sunday, June 21	Conversion Weekend Conversion of Online Banking services takes place.
Monday, June 22 7:00 AM	Online Banking Services Available All Online Banking services become available.
Tuesday, June 23	Intuit Quicken Direct/Web Connect Users will need to select Citizens Business Bank in Quicken to sync their profile.

ONLINE BANKING SERVICES ASSISTANCE

For Service Through Thursday, June 18	Contact your 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 **Personal Banking Products and Services** in your **Citizens Business Bank Personal 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:**
 - conversionssupport@cbbank.com
 - marketingdept@cbbank.com
 - TImplementation@cbbank.com
- **Bank Conversion Resource Center:** cbbank.com/HBC-conversion

SERVICES THAT ARE CHANGING

The following information outlines changes to Online Banking services after conversion.

Online Banking Terms and Conditions

During your first Online Banking, Mobile Deposit, Bill Payment, and Zelle® login, you will be prompted to accept Citizens Business Bank's Terms and Conditions for those services, which supersedes and replaces Heritage Bank of Commerce Online Banking services Terms and Conditions.

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**.

Use your current User ID and Password to log in, and 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 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.

Personal 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.

Internal Transfers

Critical: Any previously scheduled recurring and/or future-dated transfers established in Heritage Bank of Commerce Personal Online Banking will continue to process as scheduled. If you require assistance to cancel or edit a previously scheduled recurring and/or future-dated transfer, please call our Conversion Support Line at 800.796.4777, Option 3.

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

External Transfers

Critical: Existing Heritage Bank of Commerce external transfers directed to external accounts will not be converted and must be reestablished in your new Online Banking service after conversion.

Citizens Business Bank's Online Banking external transfer feature is only available for external accounts that match Citizens Business Bank account ownership, with a maximum daily transfer limit of \$5,000.00. If you have questions about this change, please contact your Business Financial Center directly.

During your first login to Online Banking, go to **Services** (left-hand menu), select **Manage External Accounts**, and establish any external transfers that were not converted.

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.

Quicken®

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

Zelle®

Your Zelle® service, including your enrolled contacts and transaction history, will be converted to your new Online Banking platform. To get started, click on **Send Money with Zelle®** within the new system. Upon first access, users must review and accept our terms and conditions before initiating transactions. Citizens Business Bank standard Zelle 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. Instructions are also available at cbbank.com/HBC-conversion.

Mobile Deposit

To use Mobile Deposit from your mobile device, you'll need to complete a quick, one-time enrollment. Simply tap **"Deposit Check,"** then review and accept the terms and conditions.

Citizens Business Bank standard personal Mobile Deposit limits are \$10,000 per day and \$20,000 per month (30 calendar day rolling limit). Deposits submitted by 5:00 PM 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 are 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.

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.

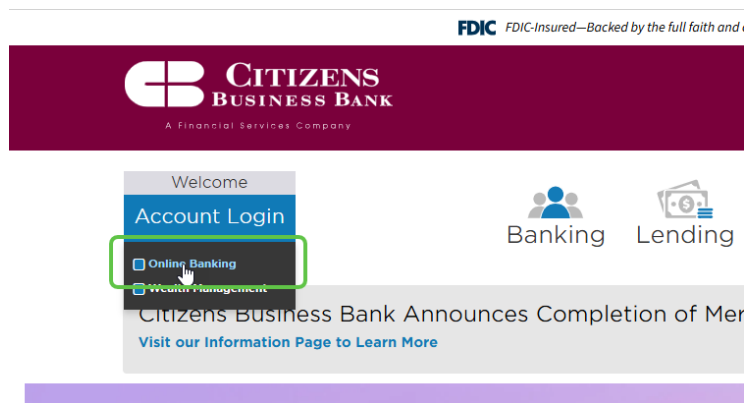
ACCESSING ONLINE BANKING

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. Enter your existing **User Name** and **Password**, and click **Log In**.

Critical: Online Banking requires an 8-character Login ID. If your User ID was fewer than 8 characters, your new **Login ID is your first and last name in lowercase (no spaces)** to meet this requirement (ex: If your name is John Baker and your previous User ID was **JB72**, your new User ID will be **johnbaker**).

Critical: If your Login ID still does not comply with security standards, you will be contacted directly with an updated Login ID.

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 would 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 SAC, 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** is 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 utmost importance. **Citizens Business Bank will NEVER contact you and ask for your login ID, password, Secure Access Code (SAC), 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

Bill Payment

Payment Initiation 2:00 PM (*four business days before effective date*)

Mobile Deposit

Mobile Deposit 5:00 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.



A Financial Services Company