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July 2, 2018

Subject: Certificate of Deposit Single Maturity Reminder

Dear Valued Customer,

In less than two weeks your certificate of deposit at Central Valley Community Bank will be moved to BAC Community Bank. This letter serves as a follow-up to our initial communication about this change to your account(s). Our earlier letter provided "Welcome" materials including the *Important Information Guide* with answers to general questions and other helpful details. You may recall that page 12 of this guide has a section titled, "Certificates of Deposit (Including IRAs)".

Please be reminded that:

- **Certificate Rate and Term**

The interest rate and maturity date of your Central Valley Community Bank certificate of deposit will be honored up to the date the certificate matures.

- **Interest Payments / Postings**

Your delivery instructions for interest payments – whether deposited back into the certificate, transferred to another account, paid to you by check, or any other method – will be honored up to the date the certificate matures.

July 12, 2018 is the last day your certificate will be managed by Central Valley Community Bank. On July 13, 2018, CVCB will pay out any interest owed on your certificate of deposit through July 12, 2018 per your delivery instructions noted above.

July 13, 2018 is the first day your certificate will be managed by BAC Community Bank. Your interest will continue to be provided to you each quarter on the date that corresponds to your agreement with Central Valley Community Bank and per your delivery instructions noted above.

- **Maturity Date**

Your certificate of deposit will mature at the end of your current term. The maturity date has not changed.

- **Single Maturity – Account Will Not Automatically Renew**

Unlike other certificates of deposit, any BAC Community Bank certificate that originated with Central Valley Community Bank *will not automatically renew at maturity*. Certificate funds will not earn any interest while remaining in the old account after maturity.

BAC Community Bank will contact you before the certificate matures to discuss available options so the funds can be deposited into a traditional BAC Community Bank certificate or other investment account without delay.

- **Year-End Tax Reporting**

In January 2019 you will receive separate tax reporting information for your certificate of deposit from Central Valley Community Bank for interest earned through July 12, 2018 and from BAC Community Bank for interest earned from July 13, 2018 onward. You will need both reports for your 2018 tax filing.

Thank you for providing BAC Community Bank the opportunity to serve your banking needs. For further assistance, please contact a member of our Tracy team at (209) 855-8150.

Sincerely,

Ron Berberian
Chairman of the Board

William Trezza
Chief Executive Officer

Dana Bockstahler
Chief Operating Officer

BAC Community Bank

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