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June 13, 2018

Subject: Checking Overdraft Services for Consumer Accounts

Dear Valued Customer,

In preparation for migrating your personal checking account from Central Valley Community Bank to BAC Community Bank, we are writing to remind you to reach out to us if you need any overdraft protection services.

BAC Community Bank has the following options available for consumer accounts:

- Savings Automatic Overdraft Protection
  (Automatically transfers funds from your personal savings account to cover overdrafts on your linked personal checking account. See enclosed service agreement and disclosure for details.)

- Overdraft Privilege℠ Service
  (This opt-in service may be used to cover common transactions when your personal checking account is overdrawn. See the enclosed *Overdraft Privilege℠ Service* brochure and *Consent Form for Overdraft Services* for details.)

- Fast Cash Line of Credit
  (A revolving personal line of credit that automatically advances to cover personal checking account overdrafts. Subject to credit approval. See enclosed *Fast Cash Agreement* for details.)

The *Important Information Guide* provided to you in our previous communications, suggested customers contact our Tracy Branch for assistance with any overdraft protection needs.

To better assist you, however, we have enclosed with today's letter all documentation related to these services.

Action Required: Please complete the following steps:
1. Review the enclosed materials.
2. If you determine that one of these available overdraft services is right for you, please complete any necessary form(s) and return to BAC Community Bank for processing.

For further assistance, please contact a member of our Tracy team at (209) 855-8150.

On behalf of the entire BAC Community Bank team, we sincerely thank you for your business and look forward to continuing to work together in meeting your banking needs.

Sincerely,

Ron Berberian   William Trezza   Dana Bockstahler
Chairman of the Board   Chief Executive Officer   Chief Operating Officer

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