
BAC

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May 1, 2018

Dear Valued Customer,

We are pleased and excited to welcome you to BAC Community Bank. We understand that change can be uncomfortable and that you may have many questions about your banking relationship. Be assured that the management and staff of BAC Community Bank are committed to making your transition as smooth as possible. Ask us any question, we are here to help.

In anticipation of the upcoming closure of the Tracy Branch of Central Valley Community Bank and the reassignment of your banking relationship to BAC Community Bank located on the corner of 10th and Central, we are preparing documents and resources to address questions that commonly arise during such a transition.

Two primary questions are: “Who is BAC Community Bank?” and “What can I expect from this change?”

Who is BAC Community Bank?

BAC Community Bank was formed by a group of local community members down the road in Brentwood back in 1965. We remain a locally owned and locally managed community bank that now serves the financial needs of many residents and businesses in Contra Costa, San Joaquin, and Stanislaus counties.

We consistently win awards for our customer service excellence and financial strength, and opened our Tracy branch in 2016.

What can I expect from this change?

Many of the banking products and services you currently enjoy through Central Valley Community Bank are also provided through BAC Community Bank. We will work hard to help you find the banking services that best fit your needs. Further details are outlined in the enclosed Welcome materials and Switch Kit.

We are committed to communicating with you throughout the entire transition and guide you with our award-winning customer service every step of the way. This communication, in addition to other mailings, will be sent to all customers and legal entities transitioning to BAC Community Bank, even though they may share the same mailing address. As a result, some customers may receive multiple copies of the same information.

On behalf of our Board of Directors, Executive Management, and the entire BAC Community Bank team, we offer you our sincere thanks for your business and look forward to continuing to build our relationship with you. We value every relationship and understand that listening to you is important in helping you reach your financial goals. We are proud and honored to have you as a customer and look forward to working hard to earn your business and your trust each and every day!

Sincerely,

Ron Berberian
Chairman of the Board

William Trezza
Chief Executive Officer

Dana Bockstahler
Chief Operating Officer