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June 7, 2018

Subject: Enrolling in Electronic Banking Features for Consumer Accounts

Dear Valued Customer,

We are writing to remind you that starting on Monday, June 25, 2018, you will be able to enroll in BAC Community Bank's electronic banking services in preparation for the upcoming migration of your Central Valley Community Bank personal deposit account.

As noted in our previous communications, you will not be able to transact on your new BAC Community Bank accounts until after the transition from Central Valley Community Bank is complete on July 13, 2018.

However, enrolling early will ensure that all services will be ready and available for you when that time arrives.

Action Required: On, or shortly after, June 25, 2018, please complete the following steps:

1. Visit www.bankbac.com
2. Click the green "Log In" button in the upper right corner of any page
3. Click the "Enroll Now" link that displays beneath the Personal Online Banking access screen
 - a. Enter the information requested (remember, your BAC Community Bank account number will remain the same as it was at Central Valley Community Bank)
 - b. Select each electronic banking service you plan to use:
 - Online Banking
 - Online Bill Pay
 - Paperless Statements
 - Mobile Banking
4. After enrolling in each of the services you choose, please complete any necessary additional steps, such as creating your Online Bill Pay payees, scheduling recurring payments to begin after July 13, 2018, and downloading the BAC Personal Mobile Banking app to your phone or other electronic device.

Please Note: Central Valley Community Bank will set all deposit accounts to receive paper statements at conversion. You will continue to receive paper statements in your postal mail unless you enroll in Paperless Statements. Enrolling before your account becomes active will ensure all of your BAC statements will be delivered as paperless.

Once again 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