

May 22, 2019

Welcome to **United Business Bank!** We are very excited to be a part of your community and to have you as part of our family. United Business Bank is a closely-knit organization, with a realization that clients deserve the opportunity to know the decision-makers and to have relationships with them. It is truly our desire to continue the great service that has been provided to you in the past, and combined, we will have 25 locations to serve you. Together with Uniti Bank, our mutual goal is to make this transition as seamless as possible.

We are very excited to announce that Jack Choi will be joining our team as the President of the Uniti Division, and we will be focused on continuing to provide the excellent client service to the markets that Uniti Bank has been serving.

Here are some important key points and dates to remember:

- ❖ **Branch Locations.** The current branch locations will remain the same, and the names and faces that you know and work with will also remain.
- ❖ **Account Numbers.** Your account number will remain the same, and you may continue to use your supply of checks. On your next re-order, the name of United Business Bank will appear on the checks with our routing number of 1211-4378-1.
- ❖ **Account Fees/Features.** All of your current banking account fees and features will remain the same.
- ❖ **Debit Card.** If you have a Debit Card, you will receive a new debit card prior to our conversion date of July 12th. The new card will be active on July 15th. Until then, please continue using your old debit card. Your old card may be destroyed on July 15th. You will need to activate your new card prior to using it for the first time and you will be able to select your own PIN during the activation process. You must call from a phone number associated with your account records to activate your debit card. If you would like to confirm that Uniti Bank has your most current phone number on file, please contact your branch directly. If you have used this debit card to pay for recurring charges, you will need to change those instructions once you receive your new debit card. More details, including important activation instructions, will be included with the card.
- ❖ **ACH Transactions.** If you have automatic ACH payments or direct deposits to/from your checking or savings accounts, your transactions will continue to be posted. However, beginning on Monday, July 15th, United Business Bank will begin notifying the senders of these transactions to change the routing number for future transactions, and this action might prompt the sender to reach out to you for approval on this change. If they reach out to you for approval, the approval is for future transactions, however, the transaction that they are calling you about will post to your account. All new ACH transactions that you set-up beginning Monday, July 15th will need to have our new routing number of 1211-4378-1.
- ❖ **Transfers and Loan Payments.** If you have automatic transfers, including loan payments, initiated by Uniti Bank, these will continue to be in place going forward. If you have set-up automatic transfers and/or loan payments through Uniti Bank's Online Banking system, those instructions will transfer over during the conversion, however, we do recommend that you log in and confirm that they are still valid instructions.
- ❖ **Website.** Beginning on Tuesday, May 28th, the Uniti Bank website will change to www.unitedbusinessbank.com. You will see a "Uniti Bank" Client Login link on our home page, please

click on that link to log in to the various Uniti Bank systems until Monday, July 15th, and then beginning on this date, you will click on the “United Business Bank” Client Login link for access to your accounts.

- ❖ **Online Banking.** If you have access to Online Banking and/or Bill Payment, you will receive an email explaining the new features and login information for United Business Bank’s Online Banking System for use beginning on Monday, July 15th. If you have scheduled any bill payments or external transfers/wires for the period of July 11th-15th, you will need to change those payments to a date either prior to July 12th or after July 15th for proper processing. More details will be included in the email communication coming soon.
- ❖ **Remote Deposit Capture.** If you are using Uniti Bank’s remote deposit capture system to make check deposits to your business accounts, you will be contacted by your account officer to schedule a time that we can visit your office and provide training on the new remote deposit capture system, which you will begin using on Friday, July 12th. Your existing equipment is compatible with United Business Bank’s system.
- ❖ **Mobile Banking.** If you use Mobile Banking, you will need to login to the new Online Banking system first, and then you may download the United Business Bank Mobile App for use beginning on Monday, July 15th. You will be asked to re-enroll and to answer some security questions to activate this service. You may also begin using our Mobile Deposit on Monday, July 15th.
- ❖ **Telephone Banking.** If you use Telephone Banking, you will continue to call the same number to access your account information, (888) 836-5674, however beginning on Sunday, July 14th, Telephone Banking will have a new format and you will need to follow the prompts to log-in for the first time.
- ❖ **Statements.** If you have a checking, savings or money market account, a statement will be generated on Thursday, July 11th with the account activity through that date. Going forward, you will receive statements at the end of each month, and therefore, you will receive two statements in July.
- ❖ **Wires.** Beginning on Friday, July 12th, incoming wires should be sent to United Business Bank with the routing number of 1211-4378-1 along with your existing account number.
- ❖ **Assistance.** For assistance, you may continue to contact our Call Center at (888) 733-2599 or you may also contact your branch directly for assistance.

Again, it is our pleasure to continue to serve you with the same great service that you have been accustomed to receiving in the past with Uniti Bank. We welcome you into our United Business Bank family, and we look forward to meeting you. If you have any questions, you may contact your branch for assistance, or you may also reach out to Jack Choi, President of the Uniti Division at (714) 736-5701, Rick Pak, EVP/Chief Lending Officer at (925) 476-1823, Charles Yun, EVP/Chief Banking Officer at (925) 476-1812, or me at (925) 476-1810. We are happy to assist in any way that we can.

Sincerely,

George Guarini

George J. Guarini
Founder/President/Chief Executive Officer