



**WE HAVE EXCITING NEWS TO SHARE.**

**WE ARE MAKING IMPROVEMENTS ON JULY 24, 2020!**

 **matter.**



[www.unitedbusinessbank.com](http://www.unitedbusinessbank.com)



# OUR FUTURE

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Dear Valued United Business Bank Client,

We would like to share with you some exciting changes happening at United Business Bank. In an effort to continue to provide our clients with exceptional products and services and to improve the efficiency of our operations, United Business Bank will be upgrading its core system during the weekend of July 24, 2020.

## What does this mean for you?

Our journey began two years ago with the simple question; how do we enhance our clients' experiences while also helping us achieve our goals and strategies? With that question in mind, we are pleased to announce that we are upgrading our core system.

The core system is the software that executes major banking functions, such as: opening and managing accounts, originating and servicing loans, processing cash deposits and withdrawals, posting transactions, and many more. Our new core system will enable us to offer new solutions to our clients for years to come and allow us to gain efficiencies in our account opening and teller transactions.

Our goal is to make this transition as smooth as possible for our clients. The transition to our new core system will begin at 5:00 pm PT on Friday, July 24, 2020, and will be completed by 8:00 am PT on Monday, July 27, 2020. Keeping your information safe and secure is a top priority for us. The core system upgrade will not compromise the safety of your account information in any way.

Important information regarding the core system upgrade is enclosed in this booklet. If you have any questions at all, please contact either your local branch, or you may also contact our executive management team at 925.476.1800 or 303.951.4234. Our employees are well prepared and ready to answer any questions you may have about our core system upgrade.

We appreciate your understanding and apologize for any inconvenience this may cause you. Once again, thank you for your continued business with United Business Bank. We are excited about this upgrade and can't wait to better serve you.

Sincerely,



**George Guarini**  
Founder & President  
Chief Executive Officer



**Janet King**  
Sr. Executive Vice President  
Chief Operating Officer



**Terry Curley**  
Executive Vice President  
Director of Labor Services



**Rick Pak**  
Executive Vice President  
Chief Lending Officer



**Jeffrey Walker**  
Executive Vice President  
Market President of Colorado

*"The future depends on what we do in the present."  
- Mahatma Gandhi*

# CLIENT IMPACT



1

## ONLINE BANKING AND BILL PAY

Online Banking and Bill Pay access will be unavailable beginning 5:00 pm PT Friday, July 24, 2020 through 8:00 am PT Monday, July 27, 2020. Any previously scheduled Bill Pay transactions will process normally. Once the upgrade is complete, you will be prompted to obtain a one-time security code when logging into the Online Banking system for the first time. Transaction history will remain in the system, and your login information will remain the same. While the Online Banking system is not changing, you will now have the ability to create advanced real time alerts within the system!

2

## MOBILE BANKING

Mobile Banking access, including Mobile Deposit, will be unavailable beginning 5:00 pm PT Friday, July 24, 2020. Access to Mobile Banking will be restored at 8:00 am PT Monday, July 27, 2020, and your login information will remain the same. We are excited to announce that our Mobile Banking will now have Face ID and Touch ID capabilities! You will also be able to view check images in Mobile Banking.

3

## TELEPHONE BANKING

Telephone Banking will be unavailable beginning 5:00 pm PT Friday, July 24, 2020 through 8:00 am PT Monday, July 27, 2020. Once the upgrade is complete, please call the Telephone Banking system at 888.262.3536 to create a new PIN by entering the last four numbers of your SSN. We are excited to announce that with the new system, we will now be able to change your alternate electronic access number to a number of your choosing. For assistance with changing the alternate electronic access number, please contact your local branch during normal business hours.

4

## STATEMENTS AND E-STATEMENTS

You will receive two statements for the month of July. The first statement will contain transactions, interest payments and service charges through July 24, 2020. The second statement will contain transactions and interest payments from July 25, 2020 through July 31, 2020. The July statements will be delayed by two business days. Moving forward, statements will have a new look!

5

## DEBIT CARD AND DEBIT CARD ALERTS

While you may continue to use your current debit card throughout the transition weekend, and at all times thereafter, all debit cards will revert to default limits beginning 5:00 pm PT Friday, July 24, 2020. The default limits include a \$310 cash withdrawal limit and a \$1,000 Point of Sale transaction limit. Your prior debit card limits will go back into effect beginning 8:00 am PT Monday, July 27, 2020. Real time debit card alerts will be unavailable beginning 5:00 pm PT Friday, July 24, 2020 and will resume at 8:00 am PT Tuesday, July 28, 2020.

6

## BUSINESS HOURS

All branches will be closed on Saturday, July 25, 2020. Normal business hours will resume once the upgrade is complete on Monday, July 27, 2020. Please visit the Locations and Hours page on our website for current business hours.

# QUESTIONS YOU MAY HAVE



**1**

## **WILL MY ACCOUNT NUMBER(S) STAY THE SAME?**

Yes. You will have the same bank account number(s) you have currently for Checking, Savings, Money Market, CD's, IRA's, and Loans.

**2**

## **WILL MY ELECTRONIC DEPOSITS AND PAYMENTS BE AFFECTED?**

No. Since your account number is not changing, we will continue to post all Electronic Deposits and Payments with the existing account number and routing number.

**3**

## **MAY I CONTINUE TO USE MY CURRENT CHECKS?**

Yes. You may continue to use your current checks. Please contact your local branch when you are ready for a re-order and we'll be glad to assist you.

**4**

## **WILL I HAVE ACCESS TO MY FUNDS DURING THE TRANSITION?**

Yes. We do not anticipate any disruption in access to your funds by ATM, debit card or check. We planned the transition over a weekend (July 24<sup>th</sup> - July 26<sup>th</sup>) to minimize the impact on our clients.

**5**

## **WILL BUSINESS REMOTE DEPOSIT CAPTURE BE IMPACTED?**

No. You will be able to make remote deposits with our Scan-A-Check system throughout the transition weekend, and at all times thereafter.

**6**

## **WILL MY LOAN STATEMENT(S) BE IMPACTED?**

No. Billing statements will continue to be mailed out as normal.

**7**

## **WHO SHOULD I CONTACT IF I HAVE QUESTIONS?**

Please contact your local branch if you have any questions regarding the core system upgrade. You may visit our Locations and Hours page on our website for branch details.



# LOOKING TOWARD THE FUTURE

## NEW PRODUCT OFFERINGS

United Business Bank opened its doors on July 20, 2004. Since that time, the Bank has continued to grow, and is proud to now serve over 30,000 clients with branches located within four states; California, Colorado, New Mexico and Washington. Whether at home, remotely, or at one of our 34 convenient branches, we are always looking to expand our ability to serve you. With our core system upgrade, we will have greater capabilities to offer new products and solutions tailored to meet our clients' needs. We are very excited about several new features that will be coming in the near future. Here is a sneak peak of what is to come:

- CDARS clients will now be able to view their account(s) within the Online Banking system - Coming August 2020!
- Enhanced business cash management services including sophisticated fraud prevention tools like enhanced Positive Pay and advanced eAlert options - Coming August 2020!
- New online loan capability - Coming August 2020!
- To increase our efficiency and yours, we are introducing eSign. eSign is a technology which will allow our clients to sign documents electronically - Coming October 2020!
- We will be replacing our ATM's with new, image capable ATM's, which will allow our clients to make cash and check deposits 24/7. Our goal is to make our Bank available when it suits you - Coming November 2020!
- Zelle® will be available within the United Business Bank Mobile Banking system. Zelle® simplifies how you send, request and receive money. It makes sending money to friends and family, fast, safe and easy - Coming Spring 2021!

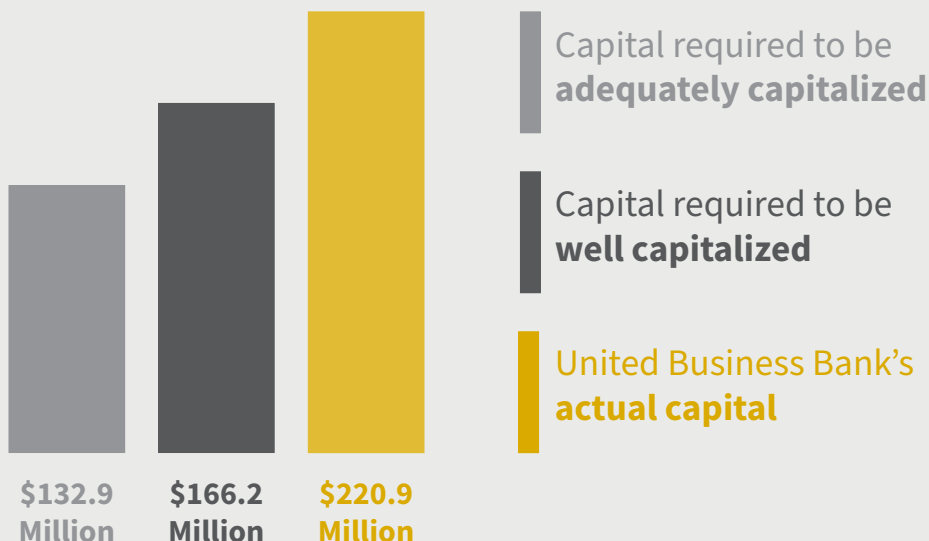
As a full service Commercial and Community Bank, our banking solutions are customized to assist the unique financial goals of our clients. With that in mind, we look forward to continuing to serve you with enhanced technology and services for years to come. We will continue to communicate changes, enhancements and new offerings to you as they are implemented and introduced.

## OUR STRENGTH AT A GLANCE

As a \$2 Billion Bank, we have the capital to invest in improving the banking solutions we provide. With these exciting changes, our clients and employees have the strength in knowing that we stand ready to serve them and the communities we serve.

Total Assets of  
**\$2.1 Billion**

**\$235 Million**  
in Liquidity



# BRANCH LOCATIONS



We are looking forward to the new changes, and we hope you are too. If you have any questions, we encourage you to contact your local branch.

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## NORTHERN CALIFORNIA

Castro Valley: 510.582.7003  
Livermore: 925.453.8500  
Mountain View: 650.810.9400  
Napa: 707.603.2000  
Oakland: 510.567.6902  
Pleasanton: 925.583.1900  
Sacramento: 916.928.7800  
San Francisco: 415.568.9300  
San Jose: 408.953.9900  
Stockton: 209.956.7000  
Walnut Creek: 925.476.1880  
Waterloo: 209.373.4300  
Online Banking: 925.476.1880

## SOUTHERN CALIFORNIA

Buena Park: 714.736.5700  
Garden Grove: 714.590.8500  
Long Beach: 562.548.6400  
Los Angeles: 213.365.7100  
SBA Department: 213.401.3210  
Online Banking: 888.733.2599

## ADDITIONAL RESOURCES

Corporate Headquarters: 925.476.1800  
Telephone Banking: 888.262.3536

## COLORADO

Crawford: 970.921.4122  
Delta: 970.874.5322  
Denver: 303.951.4234  
Fountain: 719.382.5643  
Fraser: 970.726.0414  
Granby: 970.887.1221  
Grand Lake: 970.627.9500  
Hotchkiss: 970.872.3111  
Kremmling: 970.724.9445  
Paonia: 970.527.4122  
Westcliffe: 719.783.9211  
Online Banking: 866.638.1705

## NEW MEXICO

Albuquerque: 505.341.5200  
Belen: 505.861.3100  
Los Lunas: 505.861.8300  
Mountainair: 505.861.5230  
Rio Communities: 505.861.5200  
Online Banking: 505.864.3301

## WASHINGTON

Seattle: 206.436.7600  
Tukwila: 206.246.9330  
Online Banking: 925.476.1880