

Effective August 2024
**Important Client
Information Guide**



Letter From The CEO

Dear Valued Client,

Central Valley Community Bank and Central Valley Community Bancorp completed a merger with Community West Bank and Community West Bancshares on April 1, 2024. At that time, we changed our name to Community West Bank to better reflect our expanded territory. In fact, you may have already noticed this name change at our Banking Centers, on our website or when calling us.

Your banking relationship is very important to us; therefore, we have prepared this Information Guide for you to provide details of upcoming merger benefits, the combining of operational systems and rebranding efforts under our new Community West Bank name. For your convenience, the Information Guide is also available on our website at www.cvcb.com as a downloadable PDF, where it will be updated as new details become available.

Our team of banking professionals is working hard to ensure a seamless process for you. We encourage you to contact your local Banking Center to review any questions or contact **Customer Service at (800) 298-1775 or (559) 298-1775** during regular banking hours.

**Thank you for your continued confidence in
Community West Bank.**

James J. Kim

Chief Executive Officer & President
Community West Bank

Chief Executive Officer
Community West Bancshares

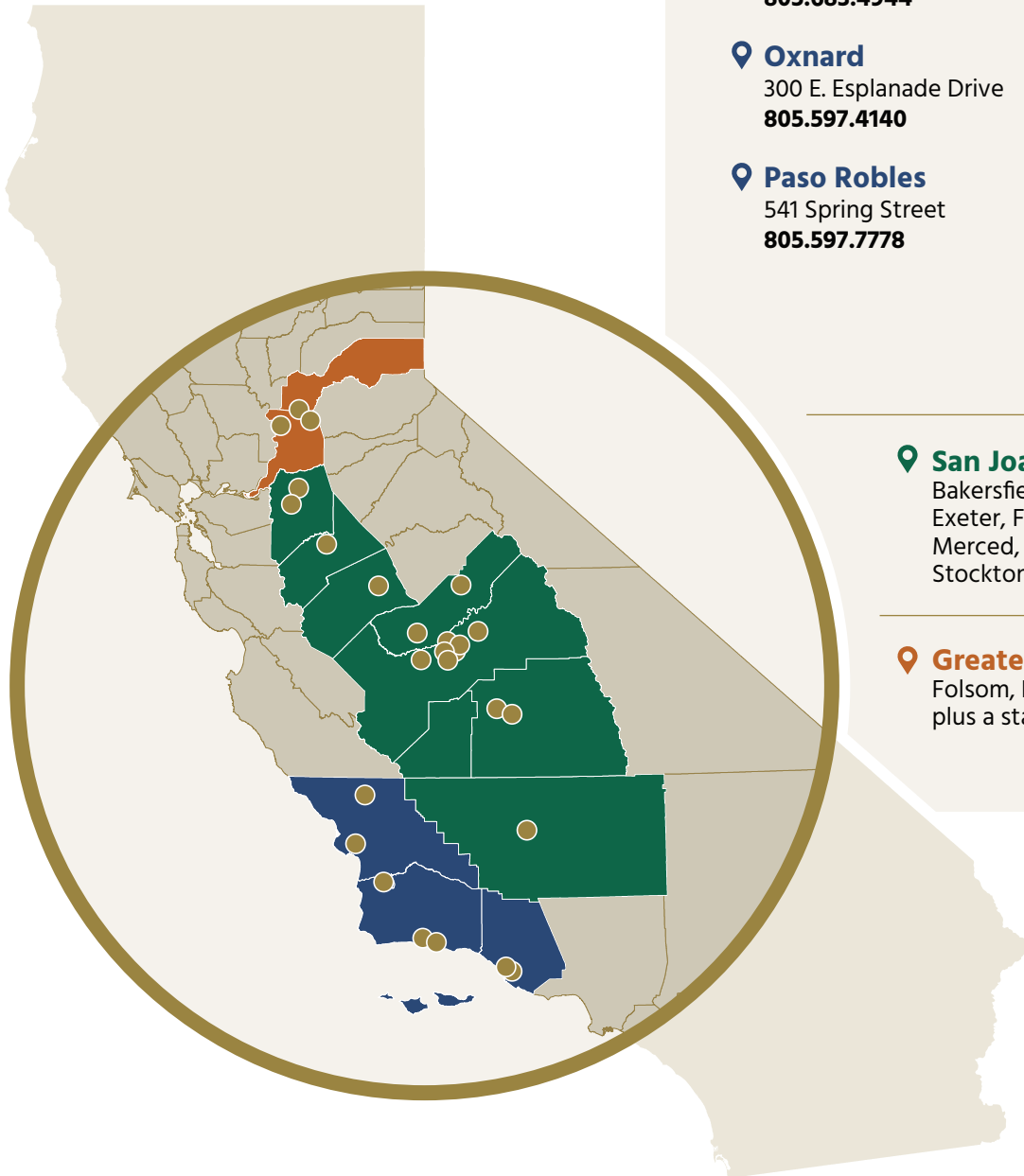
Quick Facts & Important Dates

- **New Community West Bank Branding**
We have changed our name to Community West Bank, and in the months ahead all Bank materials, signage and marketing will transition to the new name.
- **Banking Center Signage**
New Community West Bank exterior, ATM and interior signs are expected to be completed by September.
- **Personal and Business Online Banking**
Effective August 5, 2024, our Online Banking service will have a new branded look. Due to system maintenance between August 16 and August 19 (prior to 8:30 a.m.) you may experience intermittent service. Action on your part is detailed on **page 4**.
- **Expanded Service Area**
Effective August 19, 2024, you will have access to seven new Banking Center locations along the Central Coast. **See page 2 for details.**
- **New Website Address**
Effective August 19, 2024, experience our new, easy-to-navigate website at its new address: www.communitywestbank.com. (For your convenience, www.cvcb.com will automatically redirect to www.communitywestbank.com.)
- **Bank Email Addresses**
Effective August 5, 2024, all @cvcb.com email addresses will transition to firstname.lastname@communitywestbank.com. Any emails sent to existing @cvcb.com email addresses will continue to be delivered for a period of time. To avoid future interruption, please update your contacts with the new email address.
- **Ordering New Checks**
Your current Personal and Business Central Valley Community Bank checks will continue to be honored. New check orders placed through the Bank after June 24, 2024, will have our new name and branding. If you order your check supplies from a source other than the Bank, please contact a Banking Center Specialist to request an information sheet for specifications.
- **Updated Terms & Conditions**
Enclosed you will find a revised Terms & Conditions for your accounts under the new Community West Bank. This draft supersedes any previous versions you may have.
- **Updated Information**
For your convenience, the Information Guide is also available on our website at www.cvcb.com as a downloadable PDF, where it will be updated as new information becomes available.



Expanded Central Coast Service

Effective August 19, 2024, you can enjoy expanded full-service banking access to all 26 of our Banking Centers, including seven new locations on the Central Coast in the communities below.



New Central Coast Region Locations Monday – Friday: 9:00 a.m. – 5:00 p.m.

- Goleta**
5827 Hollister Avenue
805.683.4944
- Oxnard**
300 E. Esplanade Drive
805.597.4140
- Paso Robles**
541 Spring Street
805.597.7778
- San Luis Obispo**
4464 Broad Street
805.597.3655
- Santa Barbara**
1501 State Street
805.962.7420
- Santa Maria**
122 E. Betteravia Road
805.938.1690
- Ventura**
1463 S. Victoria Avenue
805.650.1901

San Joaquin Valley Region
Bakersfield (*Opening Soon!*), Clovis (2), Exeter, Fresno (3), Kerman, Lodi, Madera, Merced, Modesto, Oakhurst, Prather, Stockton and Visalia

Greater Sacramento Region
Folsom, Roseville and Sacramento, plus a stand-alone ATM in Cameron Park

Client Service Information

Effective August 19, 2024

• Customer Service

Our Customer Service email address will change to: customerservice@communitywestbank.com. The Customer Service phone number remains the same: (800) 298-1775 and (559) 298-1775.

Please continue to use the existing Customer Service contact information in the interim.

• Bank Phone Numbers Will Remain Unchanged

All the phone numbers to which you are accustomed will remain the same. Our main phone line at (800) 298-1775 or (559) 298-1775 will remain unchanged; however, you will notice a refreshed phone message and the additional option to connect to our seven new Central Coast Banking Centers.

• New Bank Email Addresses

Bank department and team member email addresses will transition to this format: firstname.lastname@communitywestbank.com. Don't worry – emails sent to current @cvcb.com addresses will continue to be received after August 19, 2024, for a smooth transition period.

• New and Improved Website

We will launch our new branded website at www.communitywestbank.com. If you have www.cvcb.com bookmarked, we recommend that you update this after August 19, 2024. The current www.cvcb.com address will automatically redirect to www.communitywestbank.com after August 19, 2024, for a smooth transition period.

Access to your Personal and Business Online Banking will be available via direct login from the new website. **See page 4 for details about accessing your Online Banking account from the new website.**

Bank Statements

Paper and electronic Bank statements will take on our new Community West Bank branding starting with the August 20, 2024, statement cycle.

NOTE: There will be no interruption to your statement cycle dates.

ATM Service

Greater Sacramento and San Joaquin Valley ATM locations:

These ATMs will not experience any change in service, but will have our new branded look rolling out between July and September.

Central Coast ATM Locations: Effective August 19, 2024, all seven Central Coast ATM locations will be available for your use. Visit our new website at www.communitywestbank.com under Locations & Hours for ATM locations and service offerings.

VISA Debit & ATM Card Information

Effective Fall 2024

- **New Personal and Heath Savings Account (HSA) Debit Cards and ATM-Only Cards will be reissued in the new Community West Bank branding this fall.** Additional details will be provided in a separate communication closer to the reissue period. Please continue to use your current Debit/ATM or ATM-Only Card until you receive your new card.
- **New Business Visa Debit Cards will be reissued in the new Community West Bank branding this fall.** More details will be provided in a separate communication closer to the reissue period. Please continue to use your current Business Debit Card until you receive your new card.

Personal and Business Debit Card Limits will change, effective August 19, 2024.

Personal Daily Limits	
Cash withdrawals from the ATM using your PIN number	\$700 per card (Increased from \$500)
"Debit" transactions at point of sale using your PIN number	\$1,500 per card
Transactions using your signature	\$3,500 total per account

Business Daily Limits	
Cash withdrawals from the ATM using your PIN number	\$1,000 per card (Increased from \$500)
"Debit" transactions at point of sale using your PIN number	\$1,500 per card
Transactions using your signature	\$3,500 total per account

Personal Account Information

Personal Checks

Your current Central Valley Community Bank checks will continue to be honored. New check orders placed through the Bank after June 24, will have our new name and branding. If you order your check supplies from a source other than the Bank, please contact a Banking Center Specialist to request an information sheet to walk through the process.

Business Account Information

Business Checks

Your current Central Valley Community Bank business checks will continue to be honored. New check orders placed through the Bank after June 24, will have our new name and branding. If you order your check supplies from a source other than the Bank, please contact a Banking Center Specialist to request an information sheet for specifications.

Community West Bank

Investing In Relationships

Personal & Business Online Banking Information

Effective August 5, 2024:

Your Online Banking service will remain the same; however, you will notice an updated look and feel with our new Community West Bank branding. Please continue to access your accounts as you do today. **Your User ID and Password will remain the same.**

Mobile Banking/App Access

The current mobile banking app will be updated with the new Community West Bank branding starting August 5, 2024.

You may be prompted to update the app or your phone may update automatically depending on your phone settings.



Effective August 16 – August 19, 2024

(prior to 8:30 a.m.):

You may experience intermittent service due to scheduled system maintenance.

Effective August 19, 2024:

At 8:30 a.m., you can access your Online Banking accounts through our new website at www.communitywestbank.com. Visit www.communitywestbank.com and enter your User ID and Password in the login area. **If you have bookmarked the login page, you will need to update the link at this time.**

Customer Service Hours

Our Customer Service team is available to assist you at (800) 298-1775 Monday through Friday, 8:30 a.m. to 5:00 p.m.

Extended Customer Service Hours are available:

Monday through Friday, August 19, 2024 – August 30, 2024, 8:00 a.m. – 6:00 p.m.



Community West Bank

Investing In Relationships

Customer Service

(800) 298-1775
(559) 298-1775

Corporate Office

7100 North Financial Drive
Suite 101
Fresno, CA 93720
(559) 298-1775

Bakersfield

9201 Camino Media
Suite 100
Bakersfield, CA 93311
(661) 246-8999
(Opening Soon)

Cameron Park ATM*

3311 Coach Lane
Suite A
Cameron Park, CA 95682
ATM ONLY

Clovis*

600 Pollasky Avenue
Clovis, CA 93612
(559) 323-3480

Clovis Herndon*

1795 Herndon Avenue
Suite 101
Clovis, CA 93611
(559) 323-2200

Exeter*

300 East Pine Street
Exeter, CA 93221
(559) 594-9919

Folsom*

905 Sutter Street
Suite 100
Folsom, CA 95630
(916) 985-8700

Fresno Downtown*

2404 Tulare Street
Fresno, CA 93721
(559) 268-6806

Fresno Fig Garden*

5180 North Palm Avenue
Suite 105
Fresno, CA 93704
(559) 221-2760

Fresno River Park*

8375 North Fresno Street
Fresno, CA 93720
(559) 447-3350

Goleta*

5827 Hollister Avenue
Goleta, CA 93117
(805) 683-4944

Kerman*

360 South Madera Avenue
Kerman, CA 93630
(559) 842-2265

Lodi*

1901 West Kettleman Lane
Suite 100
Lodi, CA 95242
(209) 333-5000

Madera*

1919 Howard Road
Madera, CA 93637
(559) 673-0395

Merced*

3337 G Street
Suite B
Merced, CA 95340
(209) 725-2820

*ATM Locations

Modesto*

1700 Standiford Avenue
Suite A
Modesto, CA 95350
(209) 576-1402

Oakhurst*

40004 Highway 41
Suite 101
Oakhurst, CA 93644
(559) 642-2265

Oxnard*

300 E. Esplanade Drive
Oxnard, CA 93036
(805) 597-4140

Paso Robles*

541 Spring Street
Paso Robles, CA 93446
(805) 597-7778

Prather*

29430 Auberry Road
Prather, CA 93651
(559) 855-4100

Roseville

2999 Douglas Boulevard
Suite 160
Roseville, CA 95661
(916) 859-2550

Sacramento

1435 River Park Drive,
Suite 100
Sacramento, CA 95815
(916) 235-4601

San Luis Obispo*

4464 Broad Street
San Luis Obispo, CA 93401
(805) 597-3655

Santa Barbara*

1501 State Street
Santa Barbara, CA 93101
(805) 962-7420

Santa Maria*

122 E. Betteravia Road
Santa Maria, CA 93454
(805) 938-1690

Stockton*

2800 West March Lane,
Suite 120
Stockton, CA 95219
(209) 956-7800

Ventura*

1463 S. Victoria Avenue
Ventura, CA 93003
(805) 650-1901

Visalia*

126 West Center Avenue
Visalia, CA 93291
(559) 625-8733

Commercial Lending

Agribusiness

(559) 323-3319

SBA

(559) 261-4022

Greater Sacramento

(916) 859-2556

Mid-Valley

(209) 846-9235

Central Valley

(559) 323-3481

South Valley

(559) 268-6872

Central Coast

(805) 597-4390

Bakersfield

(661) 246-8999