CALIFORNIA BANK & TRUST

BUSINESS

GUIDE TO YOUR CB&T ACCOUNTS & SERVICES

SINCE 1952, CB&T HAS BEEN HELPING CALIFORNIANS AND THEIR BUSINESSES SUCCEED AND THRIVE.

WITH LOCAL DECISION-MAKING BACKED BY REGIONAL STRENGTH, CB&T'S KNOWLEDGEABLE BANKERS OFFER GUIDANCE, COLLABORATION AND CUSTOMIZED OPTIONS SIMPLY NOT FOUND AT OTHER BANKS. CB&T PROVIDES CUSTOMERS TAILORED BANKING SOLUTIONS ALONG WITH A COMPLETE ARRAY OF PERSONAL, BUSINESS AND COMMERCIAL BANKING PRODUCTS AND SERVICES, AS WELL AS PRIVATE BANKING AND WEALTH MANAGEMENT.

CALIFORNIA BANK & TRUST

Equal Housing Lender | SBA Preferred Lender | NMLS #467014

A division of Zions Bancorporation, N.A. Member FDIC

800. 290. 6876

calbanktrust.com

WHAT TO EXPECT

Follow this timeline of key details, important dates and helpful tips to make the switch from **FirstBank** to **California Bank & Trust** (CB&T) as seamless as possible.

IMPORTANT DATES FOR PRIMARY ACCOUNT HOLDERS

STARTING FEBRUARY

WATCH FOR LETTERS FROM CB&T

We'll be sending you letters detailing updates to all your accounts, including:

- **Checking accounts**
- **Savings accounts**
- **Money market accounts**
- **Certificates of deposit**
- **Credit cards**
- **Lines of credit**
- **Loans**

IN MARCH

ORDER YOUR NEW CB&T CHECKS

All business checking account holders can order checks at a discount. **You can begin using your new CB&T checks after March 22, 2025.**

FRIDAY MARCH 21

DOWNLOAD STATEMENTS

Full account migration from FirstBank to CB&T will happen throughout the weekend. Some things to note:

- Limited access to your **FirstBank debit/credit cards**
- FirstBank branches **will close at 3 p.m. Friday**
- FirstBank ATMs will be unavailable beginning at 12 p.m. on Friday and throughout the weekend
- Last day to access and download FirstBank statements and history from online banking

WE MAKE THE SWITCH

SATURDAY MARCH 22 SUNDAY MARCH 23

ACTIVATE YOUR CARDS

There will be no branch or online access:

- Your new deposit routing number is **122232109**
- Beginning **March 22**, you can activate your new **CB&T debit/ATM** and **credit cards**, and can use them immediately
- You can also start using your **CB&T checks**

MONDAY MARCH 24

START USING YOUR CB&T ACCOUNTS

Former **FirstBank** branches reopen as **CB&T**, with familiar associates ready to serve you, with full access to all your accounts at any **CB&T branch:**

- Log into **CB&T Business Digital Banking** with the login credentials that will be sent to you
- If you were not previously enrolled in **FirstBank Online Banking**, you will need to enroll in Business Digital Banking by visiting any **CB&T branch**

TUESDAY MARCH 25

ACCESS YOUR CB&T BUSINESS DIGITAL BANKING

You will now have full access to your accounts through **CB&T Business Digital Banking**. You will need to reestablish digital banking services set up through **FirstBank**, including:

- **Automatic payments** to credit card & loan accounts
- **Electronic delivery only** of your account statements
- **Card Alerts** and **Mobile Fraud Alerts**
- Authorization for **CB&T to wire funds**
- **Review scheduled internal transfers** for accuracy

See page 11 for important details and disclosures

ACCOUNT DETAILS

ACCOUNT NUMBERS

Business deposit account numbers will not change. In February, we will mail a separate letter with detailed information for each of your FirstBank accounts that will officially become CB&T accounts on March 22, 2025. Each letter will inform you of changes to your current FirstBank account. Please refer to the Deposit Account Agreement for key features of your new CB&T deposit account. **Loan account numbers will change**. You will receive additional communications with the new account information. Beginning March 24, 2025, your new loan account number will be available through CB&T Business Digital Banking. Additionally, you can access your account number by visiting a branch or by calling the **CB&T Customer Care Center at 800.290.6876, 5 a.m. to 8 p.m. (PT) Monday – Saturday.**

ACCOUNT TRANSACTIONS HISTORY & eSTATEMENTS

Transaction history and eStatements for existing FirstBank accounts will not be available in your **CB&T Business Digital Banking** profile. **Please download your historical statements** from **FirstBank Online Business Banking, Internet Cash Management or Merchant Services portals** by **March 21, 2025.**

ACH DIRECT DEPOSITS | AUTOMATIC PAYMENTS

Your deposit routing number will change to 122232109.

If you have any arrangements for direct deposits or automatic (ACH) external payments, please inform your merchant/billers of **your new routing number to be effective no earlier than March 22, 2025**. For 90 days following the transition, direct deposits and automatic (ACH) external payments initiated with your old routing number will be forwarded by **FirstBank** to **CB&T** for settlement, so posting to your CB&T account may be delayed.

CHECK ORDERS

A discount offer for ordering replacement check supplies will be mailed to all business checking and money market account holders in March. The discount offered should cover the cost of a standard check supply, so you can order everything you need through our preferred supplier, Deluxe.®

Deposit checks written on or before March 21, 2025, using the FirstBank routing number will continue to be processed for 90 days following the transition. FirstBank credit line checks must be presented and processed by March 21, 2025. Credit line checks presented after this date will be returned unpaid.

SAFE DEPOSIT BOX

FirstBank's Coachella Valley branches will close early at 3 p.m. on Friday, March 21, 2025, and reopen as CB&T branches at 9 a.m. on Monday, March 24, 2025. Otherwise, there will be no interruption in access to your safe deposit box[15] (SDB). You are responsible for paying SDB rents invoiced by FirstBank. For SDB rents due on or before March 21, 2025, please make payments to FirstBank. For SDB rents due on or after March 22, 2025, please make payments to CB&T. Beginning March 22, 2025, CB&T will mail either a SDB renewal invoice or an SDB automatic payment invoice at least 10 days prior to the rent due date.

OVERDRAFT PROTECTION

If you have opted for FirstBank's Linked Account Overdraft Protection, your CB&T accounts will automatically be enrolled in our overdraft funds transfer service (Business Banking Loan Sweep).[14] A $15 fee will be charged per automatic transfer from another loan account to cover an overdraft.

CREDIT CARDS

If you currently have a FirstBank-branded business credit card, your account will transition to CB&T. Primary credit card account holders will be mailed account-specific information regarding the transition in February. A **NEW card** will be mailed in March, but **you won't be able to activate it until March 22, 2025**. CB&T's Business Banking Service Center will reach out via email and phone after your new cards arrive to help you get started with your new card accounts, and to answer any card-related questions you may have. Your old card will stop working on March 22, 2025, and your FirstBank recurring payments will need to reestablished after this date with the new account number.

DEBIT & ATM CARDS

We will replace your current debit/ATM card(s) in March. Continue using your existing FirstBank debit/ATM card(s) as you do today through March 21, 2025. You may have limited access to your FirstBank card(s) on March 21, 2025. Your CB&T card cannot be activated before March 22, 2025.

AUTOMATIC PAYMENTS
Your new CB&T debit card will have a **new card number, a new expiration date, and a new three-digit security code**. If you use your debit card to make automatic payments, provide your new card number and expiration date to merchants/billers to be effective on or after March 22, 2025.

LIMITS
Your new CB&T debit card will have a standard daily purchase transaction limit of $7,500. CB&T's daily ATM cash withdrawal limit is $1,000.

PINS
All FirstBank cardholders will be mailed a new personal identification number (PIN) for each debit/ATM card in March. Beginning March 24, 2025, you can change your PIN at any CB&T ATM or branch.

ATM NETWORK
Your FirstBank card currently has surcharge-free access to ATMs within the MoneyPass network. CB&T is not a participant in the MoneyPass network. Your CB&T card will allow surcharge-free access at any CB&T or Zions Bancorporation, N.A. ATM. A $2.50 ATM charge applies to transactions conducted at ATMs not owned or operated by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. Please refer to the Business Accounts Schedule of Fees for additional information.

LINE OF CREDIT CHECK CARDS
Your FirstBank line of credit account may have a debit/check card and/or check-writing capabilities that allows fund access. These functionalities will not be available with your new CB&T line of credit.

See page 11 for important details and disclosures

DIGITAL BANKING

BUSINESS DIGITAL BANKING ONLINE & MOBILE

In February, business owners or authorized principals will receive additional information about accessing online and mobile banking.[1] You will receive access instructions for CB&T Digital Banking by March 24, 2025. If you are already a CB&T customer with Business Digital Banking access, use your CB&T Digital Banking user ID and password to access your new account information. If you are not already enrolled in Business Digital Banking with either FirstBank or CB&T, get started on March 24, 2025, by visiting a CB&T branch or by calling the **CB&T Customer Care Center at 800.290.6876, 5 a.m. to 8 p.m. (PT) Monday – Saturday.** The first time you sign in, you'll be required to accept the Digital Banking Services Agreement.

BILL PAY[2]

Additional details will be provided in the access instructions for CB&T Business Digital Banking.

CARD ALERTS[3]

Card Alerts are messages (SMS text or email) sent to cardholders to help manage and track Visa processed transactions. You can select the specific alerts and settings you want to receive (for example, the option to be notified when a transaction exceeds a specific value). Card Alerts set up through FirstBank's Business Online Banking options will need to be reestablished through CB&T Business Digital Banking.

eDOCUMENTS

Electronic-only delivery of your account statements, notices, and tax documents will need to be reestablished through CB&T Business Digital Banking. Your past FirstBank statements will not be available in CB&T Digital Banking. **Please download your historical statements from FirstBank Business Online Banking by March 21, 2025.**

MOBILE BANKING

You can start using CB&T Mobile Banking on March 24, 2025, once you have a CB&T Business Digital Banking user ID and password.[1] Download and launch the mobile application from the Apple® App Store or Google Play,® or visit **calbanktrust.com/businessmobile.** Message and data rates[4] from your wireless provider may apply. When prompted, enter your Business Digital Banking user ID and password. The first time you sign in, you'll be required to accept the Mobile Banking Service Agreement. Please download your historical statements from FirstBank Online Business Banking, Internet Cash Management or Merchant Services portals at **calbanktrust.com/businessmobile.**

MOBILE CARD FRAUD ALERTS[5]

Mobile Card Fraud Alerts are text messages sent to your smartphone to confirm debit and credit card transactions. PIN-based card transactions are not eligible to receive alerts. When you reply with a simple YES or NO,[3,4] we will either allow the transaction to go through or block it as fraud. Mobile Card Fraud Alerts set up through FirstBank's digital banking options will need to be reestablished by visiting **calbanktrust.com/fraudalerts.**

MOBILE CHECK DEPOSIT

CB&T's Mobile Check Deposit transaction limits are based on the length of your oldest deposit account relationship. Your deposit account tenure at FirstBank will count toward the total length of your CB&T relationship.[1,6] Once your oldest account has been opened at either FirstBank or CB&T for 365 days or more, your daily limit will be $30,000 and your rolling 30-day limit will be $120,000.

DIRECT CONNECT

Your Direct Connect from FirstBank to Quicken® or Quickbooks® will be discontinued and must be reestablished by visiting a CB&T branch. CB&T charges a monthly fee of $9.95 for Direct Connect service.[7] **Download as many FirstBank transactions as desired prior to March 21, 2025.** Beginning March 24, 2025, you can enroll your CB&T accounts in Direct Connect by following the instructions at **calbanktrust.com/directconnect.**

TRANSFERS

If both the sending and receiving deposit accounts are transitioned to CB&T, then scheduled internal transfers set up through FirstBank will remain in place at CB&T. **Scheduled external transfers[8] and internal transfers[9] to or from credit card accounts or loans will need to be reestablished through CB&T Business Digital Banking.**

WIRES

Authorization for CB&T to wire funds from your eligible account(s) to domestic (U.S. only) accounts will need to be reestablished through CB&T Business Digital Banking.[1] Please see "Wire Transfers" section on page 9 for more information.[10]

ZELLE® FOR BUSINESS[11,12]

Additional details will be provided in the access instructions for CB&T Business Digital Banking.

DIGITAL PAYMENTS

A digital payment refers to the use of a completely electronic transaction between the buyer and seller, replacing the use of exchanging cash, checks, or physically swiping or inserting a card. **If your FirstBank credit and/or debit card(s) are enrolled in Apple Pay,® Google Pay,® or Visa® Click to Pay, then you will need to add your new CB&T credit and/or debit card(s) to these services.[1,4,13]**

STATEMENT CHECK IMAGES

Your CB&T account statements will be available in **CB&T Business Digital Banking,**[1] and you will be able to view copies of your checks processed by CB&T within CB&T Digital Banking for six (6) months following the check posting date.

Your FirstBank account statements and checks processed by FirstBank will not be available in CB&T Digital Banking. **Please download your historical statements from FirstBank Online Banking by March 21, 2025.**

If your FirstBank account statements currently include check images, CB&T is making every effort to provide check images in a comparable format. If you receive your CB&T account statement and have concerns about the check image format selected for your account, please visit a CB&T branch or contact us to discuss other available options at the **CB&T Customer Care Center at 800.290.6876, 5 a.m. to 8 p.m. (PT) Monday – Saturday.**

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MONEY MOVEMENT

AUTOMATIC TRANSFERS

If both the sending and receiving deposit accounts are transitioned to CB&T, then scheduled internal transfers set up through FirstBank by March 21, 2025 will remain in place at CB&T except for bill payments scheduled through FirstBank Bill Pay.

AUTOMATIC LOAN PAYMENTS

If you have established automatic payments to your FirstBank business loan account, you will need to reestablish this payment method with CB&T on or after March 24, 2025, by completing the Commercial Loan Authorization for Automatic Payment Form with a banker. CB&T Business Digital Banking will allow you to set up recurring payments in the same amount, but if your loan payment amount due varies, the form is needed.

AUTOMATED TELEPHONE BANKING

We make it easy to access your account balance and transactions, transfer funds between CB&T accounts, and more. For our 24-hour automated telephone banking system, call 800.400.6080. Simply identify yourself using your CB&T debit/ATM card or credit card PIN, which will be mailed to FirstBank cardholders in March.

If you do not have a CB&T debit/ATM card or credit card, press "0" to speak with a customer service representative and request a PIN. Representatives are available using the automated banking system **Monday – Saturday, from 5 a.m. to 8 p.m. (PT).**

CASH TRANSACTIONS

To comply with anti-money laundering regulations, California Bank & Trust confirms and collects identification from bank customers and non-customers who are conducting cash transactions on a customer's behalf.

WIRE TRANSFERS

CB&T's cutoff time for domestic and international wire transfers[16] is 3 p.m. PT; US Federal Tax Payments – 1:30 p.m. PT.

Authorization for CB&T to accept telephone instructions to wire funds from your eligible account(s) to domestic (U.S. only) and/or international accounts will need to be reestablished at a CB&T branch after March 24, 2025.

Authorization for CB&T to accept digital instructions to wire funds from your eligible account(s) to your eligible deposit account(s) to domestic (U.S. only) accounts will need to be reestablished through CB&T Business Digital Banking.[1,10]

TREASURY MANAGEMENT

Effective March 22, 2025, your treasury management services shall be governed by the Treasury Management Master Services Agreement ("MSA"). You may review the MSA by visiting **calbanktrust.com/TreasuryMSA**.

Please note that we may, in the future, amend (add, delete or change) the terms of the MSA, our fee schedules and other related agreements upon prior notice to you, and any such notice may be made by electronic means.

PEACE OF MIND

FDIC INSURANCE

If you currently have one or more deposit accounts at FirstBank and also currently have one or more deposit accounts with California Bank & Trust, your deposit account(s) remain insured separately at each bank up to the legal limit by the FDIC for six months after the March 22, 2025 acquisition date.

The amount of FDIC insurance coverage you may be entitled to depends on the FDIC ownership category, but generally, all accounts owned by the same person at the same bank are added together and insured up to $250,000. To learn more about FDIC insurance or to calculate your coverage, visit **fdic.gov.**

TAX REPORTING

FirstBank will provide you and the IRS any applicable tax reporting for Jan. 1, 2025, through March 21, 2025. CB&T will provide you and the IRS any applicable tax reporting for March 22, 2025, through Dec. 31, 2025. Therefore, you may receive 1099 tax forms from both banks.

Your past FirstBank tax statements will not be available in CB&T Digital Banking. Please download your historical documents from FirstBank Online Banking by March 21, 2025. **FirstBank will mail their tax statements by Jan. 31, 2026 for the timeframe which they are responsible for.**

REAL-TIME PROCESSING

Real-time processing will generally allow us to post credit and debit transactions to your account as we receive them during the business day. Although real-time processing will accept credit and debit transactions at any hour of the day, it employs a late evening cutoff time at which it stops processing transactions for that business day. Once all pre-cutoff time transactions (and any related fees) are processed and posted to your account, real-time processing calculates your account's final balance for that business day. That balance is used to determine, among other things, the amount of interest payable on the account (for interest-bearing accounts only) and any overdraft fees that may be due.

ADDITIONAL QUESTIONS?

As we learn your frequently asked questions, we will regularly update **calbanktrust.com/firstbankwelcome** with the answers. Please be sure to visit this resource.

IMPORTANT DISCLOSURES

1. Mobile Banking requires download of the smartphone version of the CB&T app from the Apple® App Store or Google Play.® Message and data rates from your wireless provider may apply. Requires enrollment in Online Banking. Please refer to the applicable Rate and Fee Schedule (Schedule of Fees or Service Charge Information). Subject to terms and conditions of the Digital Banking Service Agreement. Trademarks used are the property of their registered owner and CB&T is neither affiliated with nor endorses these companies or their products/services.
2. Business Bill Pay has no monthly service fee.
3. Must be enrolled in Online Banking to enroll in Card Alerts. PIN-based debit card transactions are not eligible to receive alerts. Messages and data rates from your wireless provider may apply. Actual time to receive alert is dependent on wireless service and coverage within area.
4. Subject to data coverage.
5. CB&T does not charge for the Mobile Card Fraud Alert Service. However, standard text message and data rates from your mobile phone carrier may apply. Available services are subject to change without notice. See Terms and Conditions for complete details at calbanktrust.com.
6. Mobile Check Deposit is available only through the mobile banking app and is not available using a mobile web browser. Limits apply:

Relationship Age	Daily Deposit Limit	Rolling 30 Day Deposit Limit
Consumer		
1-59 days	$1,000	$2,500
60-179 Days	$2,500	$5,000
180-364 Days	$7,500	$15,000
365+ Days	$10,000	$30,000
Small Business		
1-179 Days	$7,500	$15,000
180 + Days	$30,000	$120,000

*Higher limits may be made available at Bank's discretion; subject to revocation. Please see the Premier Elite Checking account disclosure.

7. Quicken is a registered trademark of Intuit Inc., used under license. Apple and Apple Pay are registered trademarks of Apple Inc., registered in the U.S. and other countries. Google Pay is a registered trademark and Android is a trademark of Google LLC. Kindle Fire is a registered trademark of Amazon Technologies, Inc.
8. Please refer to the Deposit Account Agreement, Account Disclosure, Deposit Rate Sheet and the applicable schedule of fees, or speak with a banker for more details.
9. Transfers are subject to the terms and conditions of the Digital Banking Services Agreement. Funds transferred between your CB&T accounts before 10 p.m. (MT) are immediately available. All transfers after 10 p.m. or on Saturdays, Sundays, or Federal holidays will be posted to your account on the next business day. External Transfers (between a CB&T account and a non-CB&T account) initiated after 2 p.m. (MT) will be processed the next business day.

   NOTICE OF HOLD: Funds from External Account Transfers will be available by the fourth business day after the day the funds are received. Insufficient funds at the time of a scheduled transfer may overdraw your account and result in a fee. Please note: Outbound External Transfers will display as a pending transaction to your account on the date that the transfer is scheduled. Agreements are available in the online Agreement Center, under the Services tab.
10. Application and agreement required. Domestic (U.S.) wires only. Standard wire fees apply. Federal tax payments are not eligible. Wire transfers available from DDA or savings accounts only. Available to consumer customers and small business customers. Other terms and conditions apply. Speak to a banker for details.
11. To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience.
12. U.S. checking or savings account required to use Zelle.® Transactions between enrolled users typically occur in minutes. See your Zelle® Payment Service Agreement for more details. Standard text and data rates from your mobile phone carrier may apply. Available services are subject to change without notice. Zelle® is intended for sending money to family, friends and people you know and trust. It is recommended that you do not use Zelle® to send money to people you don't know. Neither Zions Bancorporation, N.A. nor Zelle® offer a protection program for any authorized payments made with Zelle®. To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience. Mobile network carrier fees might apply. Zelle® and Zelle® related marks are wholly owned by Early Warning Services, LLC. and are used herein under license.
13. Trademarks or trade names used herein are owned by parties who are not affiliated with CB&T. Use of such marks does not imply any sponsorship by or affiliation with third parties, and CB&T does not claim any ownership of or make representations about products and services offered under or associated with such marks.
14. A transfer fee of $15 will be charged each time a transfer is made from your linked loan account. Additional fees or restrictions may apply if transfer limits are exceeded. Please refer to the Overdraft Protection Plan section of the Deposit Account Agreement for additional information.
15. Availability varies by branch. Not all branches offer Safe Deposit Boxes. See branch for details.
16. Terms, conditions and fees apply. Contact a banker for details.