

Welcome to Tri Counties Bank

Citizens Bank of Northern California is now Tri Counties Bank.

On Friday, September 23, Tri Counties Bank assumed substantially all of the deposits and loan assets of Citizens Bank of Northern California through a Purchase and Assumption Agreement with the Federal Deposit Insurance Corporation (FDIC).

You do not need to change your normal banking behaviors. Your deposits and loans are safe, sound and fully accessible, and you can continue to write and cash checks, and go about your daily “business as usual.” You can continue banking with Tri Counties Bank just as you did with Citizens Bank of Northern California.

Tri Counties Bank is dedicated to the financial stability of the customers we serve and communities we call home. We know that this change is likely to generate a number of questions, and we have compiled a list of commonly asked questions to help make this transition as seamless as possible for you.

GENERAL BANKING

Q What happens to my account(s) with Citizens Bank of Northern California?

A You should continue to bank just as you always have—at the same branch office or online at the same website you use today. Continue to use the same checks, ATM/Debit card, or other documents for your deposit accounts. You will be kept well informed of any changes or enhancements to your accounts. Over the coming months, we’ll begin to share information on additional products and services that will be available after the transition of your deposit accounts into Tri Counties Bank is complete.

Q Is there anything I need to do now?

A You will need to “claim” your account within the next 18 months. You can do so by simply using your ATM/Debit card, writing a check, making a deposit or withdrawal (electronic or in person), or by using your online bill pay. If you have multiple accounts, you will only need to claim one account belonging to you or your organization. If you do not claim your account within 18 months, it will escheat (transfer) to the Federal Deposit Insurance Corporation (FDIC).

Q Will my account number change?

A At this time your account number will not change. We will keep you informed well in advance of any changes.

Q Will I get my final account statement(s) from Citizens Bank of Northern California?

A Absolutely. There will be no interruption to your statements.

Q What if I need information regarding my account during the time Citizens Bank of Northern California was in business?

A You can contact your former Citizens Bank of Northern California branch to obtain a copy of any records you may need.

Q Will I still have FDIC coverage?

A Yes, you will continue to have FDIC coverage.

Q How will my FDIC coverage be affected if I currently have existing accounts at both Citizens Bank of Northern California and Tri Counties Bank?

A Your deposit account(s) at Citizens Bank of Northern California are separately insured from deposits at Tri Counties Bank for at least six months. This grace period gives you the opportunity to restructure your accounts, if necessary. Certificates of Deposit (CDs) at Citizens Bank of Northern California are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

Q Will I be charged an early withdrawal penalty?

A You may withdraw funds from any transferred CD account without an early withdrawal penalty unless you enter into a new deposit agree-

ment with Tri Counties Bank. This can be done by entering into a new CD agreement and signing a new signature card. Please visit a branch to discuss options for your CD.

Q Can I continue to write checks?

A Yes. You should continue to use your personal and business checks.

Q What will happen to the checks that have not cleared my account?

A Any checks that were drawn on Citizens Bank of Northern California that did not clear before the institution closed will be honored as usual and up to your available balance.

Q Will Tri Counties Bank continue to keep all personal financial information confidential?

A Yes, there are no changes in our policies or practices regarding customer confidentiality. At Tri Counties Bank, the safety and security of our customer's private information is our highest priority. To learn more about our Privacy Policy, what precautions we take to protect the information you share with us, and what you can do to help protect your privacy and financial information, visit us online at www.tcbk.com/about/privacy-and-security.aspx

BRANCHES & ATM/DEBIT CARDS

Q Will my branch office remain open?

A Yes, your branch will remain open at its existing business hours. Any changes will be communicated at a later date.

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Q Can I use Tri Counties Bank ATMs?

A Yes. You will be able to use any of Tri Counties Bank's 69 ATMs immediately. However, for a short period of time until our ATM systems have been modified, you will be charged an ATM fee when using a Tri Counties Bank ATM. We are happy to reimburse you for these fees. Simply stop by or call your former Citizens Bank of Northern California branch to request reimbursement.

Q When will I be able to use existing Tri Counties Bank branches?

A At this time, please continue to bank at the same branch offices you use today. There will be a short transition period while we complete the integration of Citizens Bank of Northern California and Tri Counties Bank's systems. Once complete, you will be able to use any of our existing 61 branch locations. We will inform you when the transition is fully complete.

Q Will I receive a new ATM card? What about my PIN?

A You can continue to use your existing ATM/Debit card and your PIN as you do currently – there are no changes to the card at this time. We will keep you informed of any changes or enhancements to your accounts.

ONLINE BANKING, ELECTRONIC DEPOSITS & PAYMENTS

Q Will I continue to have access to online banking and the ability to pay bills online?

A Yes, you can continue to use online banking and bill pay as you do today, with no interruption.

Q What will happen to the payments and payees that I entered into Citizens Bank of Northern California's online banking?

A There are no changes to online banking at this time. All payees and payments will continue to be available.

Q Will my automatic bill payments continue?

A Yes, automatic bill payments will continue as currently set up.

Q Can I still submit my Federal Tax Deposit electronically?

A Yes, you can continue your Federal Tax payments as they are currently set up.

Q What will happen to my direct deposits?

A Direct deposits will continue as normal, including funds deposited from Social Security. If you need to change anything in the future, please contact or visit your former Citizens Bank of Northern California location to make those arrangements.

Q Can I send wire transactions?

A Yes. For your protection, we will implement additional security steps. We will review available account balances and add call-back procedures, based on amounts or foreign country destinations.

Q Will I be allowed to make a wire transfer request from a Tri Counties Bank branch?

A Customers of both banks should continue to use their existing branches until Tri Counties Bank can fully integrate the wire and associated deposit records of Citizens Bank of Northern California.

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Q Do I need to take any action regarding my incoming recurring wires?

A No action is necessary at this time; your account number and bank routing number are not changing at this time.

Q Will the fees associated with my wire services activity change?

A Tri Counties Bank will review fee schedules and notify all concerned parties if there is a change.

Q Can I still submit ACH transactions?

A Yes. For your protection, Tri Counties Bank may implement additional security controls; reviewing available account balances and adding customer call-back procedures.

BUSINESS CHECK & CASH SERVICES

Q Can I continue to use my remote deposit service?

A Yes, you can continue to use your service as you do today. It is business as usual.

Q As a new Tri Counties Bank customer and a former Citizens Bank of Northern California customer, can I send cash vault deposits to the local Tri Counties Bank cash vault?

A Not at this time. You should continue to send cash vault deposits to the same cash vault you are currently using.

Q Do I need to provide different instructions to my armored carrier?

A Not at this time. The armored carriers will continue to deliver cash vault deposits and pick up cash orders with the cash vault you are currently using.

CONSUMER LOANS & MORTGAGES

Q As a new Tri Counties Bank customer and a former Citizens Bank of Northern California customer, can I make loan payments at any Tri Counties Bank location?

A No, not at this time. Please continue to make any loan payments exactly the same way as you have previously. As soon as data systems are converted at Tri Counties Bank, you will be able to do any transaction at any Tri Counties Bank location.

Q What happens if I had a loan in process that had not closed or a line of credit not fully funded?

A You should contact your former Citizens Bank of Northern California branch for the status of your application.

Q Who should I speak to regarding changes to my existing loan or to request a new loan?

A You should contact your former Citizens Bank of Northern California branch regarding changes to your existing account, or to request a new loan.

Q Will the commitment amount of my line of credit change?

A At this time, your commitment amount will not change. However, your account is subject to the terms and conditions outlined in your original agreement.

BUSINESS LOANS

Q Where should I send my loan payments?

A Continue making your payments just as you have done in the past. Payments deducted from your account will continue as currently set up. Checks will continue to be made payable as before and sent to the same address until further notice.

Q Who should I speak to regarding changes to my existing loan or to request a new loan?

A You should contact your existing Branch/Relationship Officer.

Q Will I still have access to my business lines of credit?

A If your loan is not in default and funding has begun, you may request additional draws on your business line of credit under the terms of your original agreement with Citizens Bank of Northern California. You may need to provide additional documentation to satisfy any requirements that exist for your loan. Please inquire with your local Branch/Relationship Officer if you have questions about what is required.

Q What will happen when my business line of credit matures?

A Maturing business lines of credit will be reviewed by Tri Counties Bank underwriters for renewal approvals at the maturity date.

Q Who will be making the business credit decisions, and what underwriting guidelines will they follow?

A New loan/line business requests will be reviewed by Tri Counties Bank underwriters following Tri Counties Bank guidelines.

Q May I still request advances against the unfunded portion of my business loan?

A If your loan is not in default, you may request additional draws on your business loan in accordance with the terms of your original agreement with Citizens Bank of Northern California. You may need to provide additional documentation to satisfy any requirements that exist for your loan. Please contact your Branch/Relationship Officer to discuss the specifics of your loan.

STOCK

Q If I own shares of Citizens Bank of Northern California stock, who do I contact with questions?

A All shares of stock were owned by the holding company Citizens Bancorp, Nevada City, CA. The holding company was not included in the closing of the bank or the resulting receivership. ***If you are a shareholder, please contact the holding company directly for more information:***

**Citizens Bancorp
208 Providence Mine Rd. #122
Nevada City, CA 95959
(530) 478 -6000**

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We're here to help.

For more answers to your questions:

- › Visit tricountiesbank.com
- › Stop by your former Citizens Bank of Northern California branch
- › Call us at 800-922-8742

Former Citizens Bank of Northern California Locations:

Nevada City

305 Railroad Ave
Nevada City, California 95959
(530) 478-6000

Downtown Grass Valley

305 Neal Street
Grass Valley, California 95945
(530) 478-6000

Grass Valley – Brunswick Basin

709 Sutton Way
Grass Valley, California 95945
(530) 478-6000

Penn Valley

11362 Pleasant Valley Road
Penn Valley, California
95946
(530) 478-6000

Lake of the Pines

10037 Combie Rd
Auburn, California 95602
(530) 478-6000

Truckee

12047 Donner Pass Road
Truckee, California 96161
(530) 550-3226

Downtown Auburn

905 Lincoln Way
Auburn, California 95603
(530) 887-7474

