

Acquisition Update – FAQs

Q: When was the acquisition finalized?

A: The acquisition of The Merchants National Bank of Sacramento by Redding Bank of Commerce was finalized on January 31, 2019. On February 1, 2019, Merchants reopened as The Merchants Bank of Sacramento, a division of Redding Bank of Commerce. We are excited to have you as our customer!

Q: When can I bank at both banks' locations?

A: You may now bank at both Sacramento-area locations (1015 7th Street, Sacramento; 1504 Eureka Road, Suite 100, Roseville).

Q: What has or will change on my Merchants' accounts?

A: Nothing has changed with your Merchants' accounts yet. We will notify you about any changes that might affect you well in advance, and we will work to ensure a seamless transition. Nothing will change until systems conversions are complete, which we estimate to be in May 2019. You should continue using the same Merchants checks, debit card, and online banking services, and please continue making loan payments as you do now. Bank of Commerce will mail you specific details regarding the transfer of your account(s) well in advance. For now, it's business as usual.

Q: What is the strength and safety of Bank of Commerce in comparison to Merchants?

A: Like Merchants, Bank of Commerce is a financially-sound bank, and customer deposits remain as safe as they were with Merchants. Bank of Commerce holds a 4-Star rating with Bankrate, a 5-Star rating with Bauer Financial, and a Weiss Rating of B. These independent scores are almost identical to Merchants' ratings.

Q: Who can I contact with further questions?

A: If you have any questions, please speak with your Merchants banker or you may call Bank of Commerce at (916) 772-0131. You can learn more about Bank of Commerce by visiting our websites:

www.sacramentobankofcommerce.com
www.bankofcommerceholdings.com

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Welcome to the Bank of Commerce family – we are excited to have you as our customer!