

**The Merchants Bank**

*of Sacramento*

*a division of Redding Bank of Commerce*

**bank of  
commerce** | *bank of choice.*

Redding |

Sacramento

*A division of Redding Bank of Commerce*



## **Welcome to the Bank of Commerce Family!**

In October 2018 Merchants Holding Company and its subsidiary, The Merchants National Bank of Sacramento (“Merchants”), and Bank of Commerce Holdings and its subsidiary signed an agreement to merge. On January 31, 2019 this merger was finalized. On February 1, 2019, Merchants began operating as The Merchants Bank of Sacramento, a division of Redding Bank of Commerce.

We are very excited to have you as our customer and are looking forward to providing you the quality of service and personal attention to which you have been accustomed and deserve. At this time nothing has changed with your Merchants accounts. However, as part of this transaction, your Merchants accounts will be converted to Bank of Commerce’s banking systems beginning at the close of business on May 17, 2019. Your location will begin operating on May 20, 2019 as Merchants Bank of Commerce. Our goal is to make this transition as seamless and undistruptive as possible so that you can begin to enjoy the high level of service and personal attention that we deliver to all of our customers.

Bank of Commerce is a 37 year old community bank that was established by local individuals and business people to provide community banking to its customers. Our mission is to be the premier provider of quality financial products and services, to create value for our customers, and to serve our communities with integrity and pride. We are active in our communities because we believe that for us to be successful, our communities must be supported. We want you to know that you are banking with a financially strong and secure institution, and that we will work hard to earn your trust and loyalty every day.

If you have any questions, our team at Bank of Commerce is ready to assist you. We welcome your calls and encourage you to stop by and visit us at your convenience. Please feel free to call us at (916) 442-3883.

As a local banker who has served the Sacramento Business Community for over 37 years, I am honored to have the opportunity to serve the customers and employees of The Merchants National Bank of Sacramento. I understand and respect the history and legacy of Merchants and have fully committed to serving you and earning your trust.

Randall S. Eslick  
President and Chief Executive Officer  
Bank of Commerce