

January 2020

Dear Lighthouse Bank Clients and Customers,

Welcome to a new, premier banking experience, the merger of Lighthouse Bank and Santa Cruz County Bank. We know Lighthouse Bank has been a great bank for you. After all, we have been friendly competitors for the past twelve years. In fact, many of us have worked together at both banks.

Behind the scenes, a bank merger is a complex, time-consuming procedure. It is our sincere desire that you, our Lighthouse legacy clients and customers, will enjoy a smooth and seamless transition throughout the process.

You will continue to see familiar faces at your branch and in the community, serving your business and personal banking needs. You will still have access to top decision makers. And you can now enjoy the convenience of six regional branches, one Silicon Valley branch and eight ATMs.

The most significant change this merger brings is that Santa Cruz County Bank is now the first community bank founded in Santa Cruz to grow to \$1 billion in assets. We are truly excited for the opportunity to extend our personal banking service to new businesses and clients. Moreover, to amplify our commitment to community service.

With the finalization of our systems integration in early April, all Lighthouse accounts and loans will become Santa Cruz County Bank accounts. Wherever possible, we are working to keep your account numbers, loan numbers and terms the same. If this is not possible, we will inform you of any changes through a change in terms notice.

Soon you will be receiving a Welcome Guide with detailed information about what to expect. In the meantime, if you have any questions or concerns, or we can help you in any way, please do not hesitate to call our customer service department. You can also find updates on the Merger Information page on either website, sccountybank.com or lighthousebank.com.

Welcome to the new Santa Cruz County Bank.

