



June 29, 2018

### CUSTOMER NOTICE OF BANK MERGER

Dear Valued Customer,

We are excited to announce that effective July 13, 2018, Blue Gate Bank will merge into Poppy Bank creating a new footprint in California. With our two companies joining forces we will extend our reach of extraordinary banking across the state. We hope you will enjoy a stronger, more robust banking experience while we still provide you with the same friendly service from the same individuals who have always assisted you in the Costa Mesa Branch.

Poppy Bank is 5-star rated by BauerFinancial for being one of the strongest financial institutions in the country and offers a full array of personal and business banking products designed to fit your financial needs. We specialize in commercial and small business lending including SBA loans. In addition, we offer a full array of personal and business banking products and services including deposit products, cash management services and ACH processing.

Our team is dedicated to making this transition seamless for all customers. We will keep you informed regarding a future conversion date. In the meantime, your account remains the same. We will notify you when the conversion will occur and will provide an account conversion chart.

We appreciate your business and remain committed to meeting your financial needs. If you have any questions, please call us or visit the branch.

We look forward to the privilege of serving you in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "Khalid Acheckzai".

Khalid Acheckzai  
Chief Executive Officer  
Poppy Bank

A handwritten signature in black ink, appearing to read "Charles E. Fenton".

Charles E. Fenton  
President/Chief Executive Officer  
Blue Gate Bank

