



Effective July 27, 2026

Important Client Information Guide

Community West Bank
Investing in Relationships



Letter From CEO James J. Kim

Dear Valued Client,

Much has been accomplished since the successful completion of the merger between Community West Bank and United Security Bank on April 1, 2026. Our entire team appreciates your patience and support throughout this transition. As integration efforts continue, you will begin to see updated Banking Center signage, enhanced branding, select facility consolidations, and the transition of the United Security Bank website.

Effective Monday, July 27, 2026, you will begin benefiting from an even stronger Community West Bank, including expanded products and services, a broader ATM network with access to the nationwide MoneyPass® network, a dedicated Customer Service team, and the convenience of Banking Centers located in 31 communities throughout Central California. Most importantly, you will continue to be served by the professional, knowledgeable bankers you know and trust, now backed by the strength and resources of a larger community bank.

Because your banking relationship is important to us, we have enclosed this comprehensive Information Guide to help you prepare for the final phase of our integration. The guide includes important information about the conversion of products, services, and operating systems, which will take place during the weekend of Friday, July 24, 2026, and be completed on Monday, July 27, 2026.

The enclosed Information Guide is available as a PDF on our website at www.communitywestbank.com, where other important updates will continue to be available. Additional printed copies are also available at your local Banking Center.

Our team has been working diligently to ensure a smooth and successful conversion experience for our clients. We encourage you to contact your local banker with any questions regarding the upcoming integration. You may also contact Community West Bank Customer Service at (800) 298-1775 during regular banking hours, 8:30 a.m. to 5:00 p.m. **To further support you during this transition, Customer Service hours will be extended Monday, July 27, through Friday, August 7, from 8:00 a.m. to 6:00 p.m.**

On behalf of our Board of Directors, Executive Management, and the entire Community West Bank team, thank you for your continued confidence and trust. It is my privilege to serve as your CEO and continue our 46-year tradition of financial strength, client advocacy, exceptional service, and deep commitment to the communities we serve throughout Central California.

We are excited about the future and look forward to continuing to serve you as your trusted community banking partner for years to come.

Sincerely,

James J. Kim

Chief Executive Officer and President
Community West Bancshares and Community West Bank

Community West Bank

Investing in Relationships

Your banking relationship is important to us

With that in mind, we have prepared this comprehensive Information Guide to assist you with the upcoming transition of accounts which will take place **Friday, July 24, 2026 through Monday, July 27, 2026.**

A separate guide has been prepared for all Personal and Business Online Banking users to assist with the online conversion of these accounts.

Please Note: Effective, July 27, 2026, the terms and conditions of your accounts will change to the standard terms and conditions of Community West Bank accounts (Terms & Conditions are included as a separate insert).

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Important Quick Facts

Updated Systems Conversion Information

Additional details and information will be available throughout the systems conversion by visiting www.communitywestbank.com.

Expanded Customer Service

Effective Monday, July 27, 2026, our Customer Service team is available to assist you:

- **Standard Hours: Monday – Friday from 8:30 a.m. to 5:00 p.m.**
- Phone: **(800) 298-1775**
- Email: customerservice@communitywestbank.com
- Website: Contact Us form on www.communitywestbank.com
- **Extended Customer Service Hours available after the conversion:**
Monday, July 27, 2026 through Friday, August 7, 2026: Monday – Friday 8:00 a.m. – 6:00 p.m.

Website

The USB website address at www.unitedsecuritybank.com will transition to www.communitywestbank.com after conversion. Please use www.communitywestbank.com to access all of your Personal and Business Online Banking accounts as of Monday, July 27, 2026.

Email Addresses

During the month of July, United Security Bank team members will be issued new email addresses in the following format: **firstname.lastname@communitywestbank.com**. If you send an email using the current format it will continue to be delivered for a period of time. Please update your contacts with the new format.

Online Banking & Bill Pay

Personal and Business Online Banking users will receive an additional Information Guide. Guides will also be available as a downloadable PDF at www.communitywestbank.com and printed copies are available at local Banking Centers.

PERSONAL AND BUSINESS ONLINE BANKING WILL BE UNAVAILABLE:

Friday, July 24, 2026, at 4:00 p.m. and available for your use Monday, July 27, 2026, at 8:30 a.m. on www.communitywestbank.com.

Bill Pay will be unavailable from Friday, July 24, 2026, at 1:00 a.m. – Monday, July 27, 2026 at 8:30 a.m. Future-dated and recurring payments will process without interruption and should not need to be set-up in the new system. We ask that you verify this information once you gain access to the new system.

ITMs/ATMs

United Security Bank ITMs/ATMs will be out of service for a short period of time near conversion. Watch for notices on the ITM/ATM for specific dates and times of availability. Once available after Monday, July 27, 2026, the ITM/ATM will initially provide ATM transaction service. ITM transaction service is expected to resume at the end of September. In the event you use a foreign ITM/ATM (non-Community West Bank) during the unavailable times, the Bank will automatically reimburse the foreign fee for you. You will see the fee reimbursed on your statement.

Debit Cards

You will receive a Community West Bank Debit Card. **Please see page 8 for more details.**

BankLine

Our 24-hour automated telephone banking system will be available for you starting Monday, July 27, 2026. BankLine is a convenient way to access your accounts by calling toll free (866) 455-6638. **Visit page 7 for additional details on this service convenience.**

Ordering New Checks

Your existing United Security Bank checks will continue to be accepted for up to one year (July 27, 2027). Please contact your local Banking Center Specialist after July 27, 2026 when you order new checks. **See page 9 for more details.**

Credit Cards

Continue to use your current Personal and Business Credit Cards as you do today, until otherwise notified by the Bank.

Non-Sufficient Funds Fees

Effective Monday, July 27, 2026, your account will be subject to Non-Sufficient Funds (NSF) Fees. **Refer to pages 22-23 for detailed information about our Overdraft Services.**

Banking Center Hours

Updated Systems Conversion Information

Banking Center hours will be as follows starting Monday, July 27, 2026. For a full listing of all Community West Bank Banking Centers and hours, visit www.communitywestbank.com.

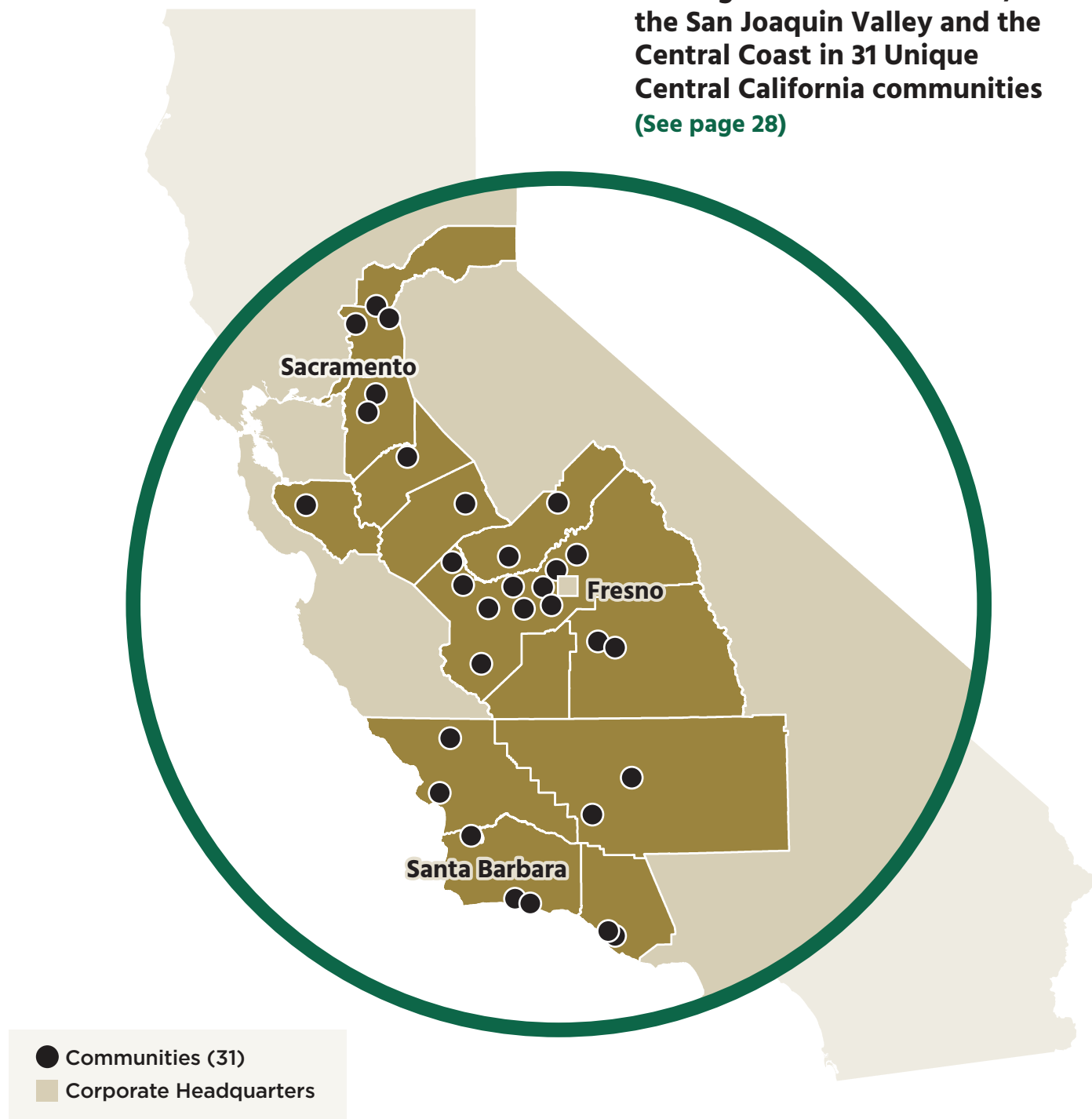
LOCATION	ADDRESS	HOURS (effective July 27, 2026)
Bakersfield	9201 Camino Media, Ste. 100 (previously 3404 Coffee Road)	Monday – Friday: 9:00 a.m. – 5:00 p.m. 24-Hour ATM
Campbell	1875 S. Bascom, Ste. 119	Monday – Thursday: 10:00 a.m. – 4:00 p.m. Friday: 10:00 a.m. – 5:00 p.m. 24-Hour ATM (ITM available September 2026)
Caruthers	13356 S. Henderson Road	Monday – Friday: 9:00 a.m. – 5:00 p.m. 24-Hour ATM (ITM available September 2026)
Coalinga	145 E. Durian Street	Monday – Thursday: 10:00 a.m. – 4:00 p.m. Friday: 10:00 a.m. – 5:00 p.m. 24-Hour ATM (ITM available September 2026)
Firebaugh	1067 O Street	Monday – Friday: 9:00 a.m. – 5:00 p.m. 24-Hour ATM (ITM available September 2026)
Fowler	119 S. 6th Street	Monday – Thursday: 10:00 a.m. – 4:00 p.m. Friday: 10:00 a.m. – 5:00 p.m. 24-Hour ATM (ITM available September 2026)
Fresno Downtown	2404 Tulare Street (temporary) (relocating back to 855 M Street, Ste. 130 effective 10/5/26)	Monday – Friday: 9:00 a.m. – 4:00 p.m. 24-Hour ATM (ITM available September 2026)
Fresno Fig Garden	5180 N. Palm Avenue, Ste. 105 (previously 2451 W. Shaw Ave.)	Monday – Friday: 9:00 a.m. – 5:00 p.m. 24-Hour ATM
Fresno River Park	8375 N. Fresno Street (previously 7010 N Palm Ave. Ste. 105)	Monday – Friday: 9:00 a.m. – 5:00 p.m. 24-Hour ATM
Mendota	643 Quince Street, Ste. B	Monday – Thursday: 10:00 a.m. – 4:00 p.m. Friday: 10:00 a.m. – 5:00 p.m. 24-Hour ATM (ITM available September 2026)
Oakhurst	40004 Highway 41, Ste. 101 (temporary) (relocating back to 40074 Highway 49 effective 9/14/26)	Monday – Friday: 9:00 a.m. – 5:00 p.m. 24-Hour ATM (ITM available September 2026)
San Joaquin	21574 Manning Avenue	Monday – Thursday: 10:00 a.m. – 4:00 p.m. Friday: 10:00 a.m. – 5:00 p.m. 24-Hour ATM (ITM available September 2026)
Taft	523 Cascade Place	Monday – Friday: 9:00 a.m. – 5:00 p.m. 24-Hour ATM (ITM available September 2026)
ITM/ATM ONLY LOCATIONS		
Coarsegold	28420 Yosemite Springs Hillside Supermarket (inside)	24-Hour ATM (ITM available September 2026)
Fresno Palm	7010 N. Palm Avenue	24-Hour ATM (ITM available September 2026)
Mendota	697 Derrick Avenue	24-Hour ATM (ITM available September 2026)

Our Expanded Territory

Beginning Monday, July 27, 2026, you may conduct banking transactions at any of our Community West Bank Banking Centers in the regions illustrated below.

Visit our website for locations and hours information.

**Serving Greater Sacramento,
the San Joaquin Valley and the
Central Coast in 31 Unique
Central California communities**
(See page 28)



Account Information

Will I receive more than one letter or notice regarding account changes?

All United Security Bank clients will receive this comprehensive Information Guide. If you are a Personal or Business Online Banking user, you will also receive a separate Online Banking guide.

In addition, some clients utilizing specialty accounts or services will receive separate letters that require action in advance of the systems conversion weekend. These letters will include detailed instructions and will also be followed up with direct phone calls from our knowledgeable team members.

Please remember – We will never initiate a phone call asking for financial information such as your account numbers, Social Security Number, account balances, passwords or PIN's; however, when you call Community West Bank, we may ask you for specific information in an attempt to verify your identity before disclosing financial information.

What happens to my existing accounts?

As of **Monday, July 27, 2026**, all of the terms and conditions of your deposit accounts will convert to the terms and conditions of your new corresponding accounts. Please refer to the **Account Conversion Information on pages 16-22** for details. This information outlines your Personal and Business banking products. For your convenience, this information is provided in an easy-to-view table with the names of your current products, their new product names, features and benefits, and any action items you should consider.

- Terms and conditions for Certificates of Deposits (CDs) and Individual Retirement Accounts (IRAs) will remain the same until maturity. For more information, see the **CD/IRA Information section on page 10**.
- If you have a loan with us, you will receive a letter explaining any changes that apply to your current terms and conditions that we are making as a result of the merger. For more information, see the **Loan Information section on page 11**.
- If you are interested in moving to a different product type after Monday, July 27, 2026, our Banking Center Specialists are available to help you review account options and assist you in determining if another product more closely aligns with your needs.

Will my existing account numbers change?

Most deposit account numbers **will NOT change**. However, there are occasions when two banks merge, that clients of both banks will have the same account number. If you are one of the few clients who will need a new account number, you should have already received a separate letter and follow-up phone call with specific details outlining the changes.

What can I expect with my checking and savings account statements?

Reference the table below for account statement dates for Personal and Business checking and savings accounts.

Loan statement dates will remain the same.

ACCOUNT STATEMENT	CURRENT STATEMENT	NEW STATEMENT DATE
Personal	Final statement date will be July 24, 2026. Statements will be printed and mailed to the address on file. All final statements will be paper statements. If your account is interest bearing, all interest will be paid through July 24, 2026.	Checking Account statements – 5th of every month. First statement will include data from July 25, 2026 – August 5, 2026. Savings Account statements are generated quarterly, with your first statement occurring September 30, 2026.
Business	Final statement date will be July 24, 2026. Statements will be printed and mailed to the address on file. All final statements will be paper statements. If your account is interest bearing, all interest will be paid through July 24, 2026.	Checking Account statements – Last business day of every month. First statement will include data from July 25, 2026 – July 31, 2026. Savings Account statements are generated quarterly, with your first statement occurring September 30, 2026.

Note: If you are an eStatement client, up to 24 months of eStatement history will become available in Online Banking by the end of December 2026. If you anticipate needing access to statements, we recommend that you save/print them by Friday, July 24, 2026. If you need access to your statements after this date, please contact Customer Service at (800) 298-1775.

Continued on next page

Account Information

If my checking account currently pays interest, will it continue to earn interest after the merger?

Please refer to the **Account Conversion Information on pages 16-22** to learn more about how your specific product type will convert to your new account and features.

Will I be able to change to a different account/product type or open a new account?

If you are interested in moving to a different account/product type, Banking Center Specialists are available to help you review account options and to assist you in determining if another product more closely aligns with your needs. If you would like to open a new account, please visit a local Banking Center **after Monday, July 27, 2026**.

Will check images be included with my checking statements?

Yes, check images are included in business checking products, Relationship Interest Checking, and Personal Money Market account statements. You can view check images for all checking products through Online Banking.

What happens to my FDIC insurance coverage if I have deposits at both banks (United Security Bank and Community West Bank)?

If you have accounts at both banks as of April 1, 2026, you will have overlapping FDIC insurance for a period of six months, where your accounts will maintain their separate insurance. After the six-month period ends, all of your accounts will be aggregated for purposes of determining your maximum FDIC deposit insurance.

Do you have a funds availability policy?

Yes. Our general policy is to allow you to withdraw funds from your account on the next business day after we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In certain cases, we may delay your ability to withdraw funds beyond the next business day; generally, the funds will then be available by the second business day after the day of the deposit. Please refer to the Terms and Conditions included in this mailing.

BankLine

Our 24-hour automated telephone banking system will be available to you starting Monday, July 27, 2026. BankLine provides convenient access to your checking, savings, CD, IRA and loan account details and complete transactions, such as transfer funds between checking and savings accounts and make loan payments.

Access BankLine by calling toll free (866) 455-6638. When you call the first time, you will be prompted to register with information that includes: entering your Social Security Number and a Personal Identification Number (PIN). Initially, your PIN will be set to a default PIN which is the last four digits of your Social Security Number. For security purposes, you will be prompted to change your PIN upon initial log in. The system will then prompt you to input your account number and either the last four digits of your phone number or zip code.



ITM/ATM and Debit Card Information

When will ATMs throughout the expanded Bank be available for my use?

ITMs/ATMs located at your local Banking Center will be out of service for a short period of time near conversion. Watch for notices on the ITM/ATM for specific dates and times of availability.

Note: The Interactive Teller Machine (ITM) functionality will be temporarily unavailable from Thursday, July 23, 2026 at 3:00 p.m. through September 2026.

The newly expanded ATMs at Community West Bank locations will be available for use as of Monday, July 27, 2026.

Is there anything changing with the functionality of United Security Bank ITMs/ATMs?

ITM functionality will be temporarily unavailable Thursday, July 23, 2026 at 3:00 p.m. through September 2026. During this time, clients will not be able to connect with a live representative to conduct banking transactions. However, the machine will continue to operate with full-service ATM functionality.

What happens if I use a foreign ATM (non-United Security Bank ATM)?

If you use a foreign ATM during the period of time the United Security Bank ITMs/ATMs are out of service, the Bank will automatically reimburse the foreign ATM fee for you. You will see the surcharge fee reimbursed on your statement.

If you use a foreign ATM **after Monday, July 27, 2026**, you will be charged a \$3.00 foreign ATM fee from the Bank. The ATM owner may also charge a fee for the transaction in addition to the Bank's foreign ATM fee. **See page 27 for details.**

How can I avoid a foreign ATM charge at a non-Community West Bank ATM?

As of Monday, July 27, 2026, you will be able to use your Visa® Debit/ATM card at over 40,000 MoneyPass® ATMs nationwide. The MoneyPass® ATM network gives you more convenient choices to access your accounts, and all are surcharge-free. For more information about MoneyPass, visit www.moneypass.com.

What will happen to my UChoose Rewards?

CWB will continue to offer the UChoose Rewards program after the systems conversion. Existing registered cardholders will transition into the program, and existing reward points will automatically transfer. If you would like to redeem your points prior to the conversion, please do so by Friday, July 24, 2026 at 4:00 p.m.

Will I receive a Community West Bank Debit Card?

A new Community West Bank Personal/Business Debit Card will be mailed to the address on file between July 6, 2026 and July 13, 2026.

- You may activate your new card immediately, but you will not be able to use the card until Monday, July 27, 2026. You will select a new PIN during the activation process.
- You will be able to use your USB Debit Card through Sunday, July 26, 2026. After that date, your USB Debit Card will no longer work, at which time you need to destroy and proceed with using your new CWB Debit Card.

Will I need to update my debit card automatic payments linked to my deposit accounts?

Automatic debits and payments linked to your Debit Card will not transfer. Some third parties may need time to update their records, so be sure to provide them with your card number for any recurring debits or payments scheduled to occur after Monday, July 27, 2026 to help avoid any disruption of service.

Will my Personal and Business Debit Card Limits change?

Yes, Personal and Business Debit Card Limits will change effective Monday, July 27, 2026.

DEBIT CARD DAILY LIMITS	PERSONAL	BUSINESS
"Debit" transactions at point of sale using your PIN number	\$1,500 per card	\$1,500 per card
Cash withdrawing from the ATM using your PIN number	\$700 per card	\$1,000 per card
Transactions using your signature	\$3,500 total per account	\$3,500 total per account

Personal Account Information

Do I need to order new checks now?

No, your existing United Security Bank checks will continue to be accepted for up to one year (**July 27, 2027**). When you are ready to order checks after Monday, July 27, 2026, please contact your local Banking Center Specialist to assist you.

Note: If you order your check supplies from a source other than the Bank, please contact a Banking Center Specialist to request an information sheet with the correct routing and transit number to make sure all of the appropriate details are contained on your new check order and avoid disruption in service.

Do you offer a Student Checking account?

Yes, we offer a Student Checking account for young adults ages 14-19. This account requires a parent or guardian as joint owner. If you are interested in learning more about this account, please see a Banking Center Specialist for assistance.

Will I need to update automatic ACH transactions linked to my deposit account?

Yes, after July 27, 2026, you will need to provide the updated routing number (121137726) and account number information to all ACH direct deposit and direct payments to ensure your transactions continue to process as desired without interruption.

Overdraft Information

Does the Bank charge for Non-Sufficient Funds items?

Yes. We charge for NSF fees to the maximum of four per day for consumer accounts and a maximum of eight per day for business accounts. **Refer to the Schedule of Fees on page 27.**

What do I need to know about overdrafts?

An overdraft can occur when you spend or withdraw more money from your account than you have available.

How can I avoid overdrafts?

To avoid overdrafts, you can:

- Keep track of your account balance.
- Set up alerts for low balances.
- Set up automatic transfers from another account such as a savings account or apply for an overdraft line of credit.

Do you offer an overdraft service?

Yes. Refer to Overdraft Services on **page 23**.

What is Occasional Overdraft Service (OOS)?

OOS is a service that comes standard with all eligible accounts in good standing. Should an overdraft occur, OOS may cover checks, ACH and recurring debit card transactions up to an established limit.

How does the limit work?

The Occasional Overdraft Service utilizes dynamic limits on eligible checking accounts. This means that your overdraft limit can change (go up or down) at any time and will be based on several factors, including your account history, deposit activity, and other patterns of account activity.

Does OOS cover one-time debit card and Point of Sale (POS) transactions?

No. If you want us to pay one-time debit card and POS transactions when there are not enough funds in your account to cover the transaction, you will need to opt-in to Occasional Overdraft Service Plus (OOS Plus).

Note: If you currently have the USB Overdraft Privilege Program, your existing overdraft limits will convert to Occasional Overdraft Service Dynamic Limits effective July 27, 2026, provided your new account is eligible for Occasional Overdraft Service.

If you previously opted in to overdraft coverage for one-time debit card and point-of-sale (POS) transactions, your election will remain in effect and continue without interruption.

See pages 22-23 for additional overdraft details, including all available options for avoiding overdrafts and how to opt in to this service or contact your local Banking Center to select the right overdraft protection plan for you.

Business Account Information

Do I need to order new checks now?

No, your existing United Security Bank business checks will continue to be accepted for up to one year (**July 27, 2027**). When you are ready to order checks after July 27, 2026, please contact your local Banking Center Specialist to assist you.

Note: If you order your check supplies from a source other than the Bank, please contact a Banking Center Specialist to request an information sheet with the correct routing and transit number to make sure all of the appropriate details are contained on your new check order and avoid disruption in service.

Will I need to update automatic ACH transactions linked to my deposit account?

Yes, after Monday, July 27, 2026, you will need to provide the updated routing number (121137726) and account number information to all ACH direct deposit and direct payments to ensure your transactions continue to process as desired without interruption.

If I have Merchant Card Services, what will happen to my service?

Your Merchant Card Service program will continue uninterrupted by your existing provider. After Monday, July 27, 2026, you will need to provide the updated routing (121137726) and account information to your Merchant Card Service provider to ensure your transactions continue to process as desired without interruption. Should you have any questions, please contact your local Banking Center or Treasury Management Officer for assistance.

Safe Deposit Box Information

Will there be any changes with my current safe deposit box?

Your Safe Deposit Box will remain the same. If your Safe Deposit Box will be affected, you should have received a separate letter from Community West Bank in addition to this Information Guide. While there will be a slight increase in annual rental fees, **your annual fee will be waived for a period of one year from your anniversary date** beginning with the conversion date of Monday, July 27, 2026. See pricing details below.

BOX SIZE	ANNUAL FEES (effective July 27, 2026)
2x5	\$32.00
3x5	\$45.00
4x5	\$55.00
5x5	\$68.00
3x10	\$75.00
4x10	\$85.00
5x10	\$95.00
6x10	\$105.00
10x10	\$165.00
10x15	\$195.00

IRA Account Information

What can I expect regarding my Individual Retirement Account (IRA)?

Your Individual Retirement Account will retain its existing term until maturity. Interest will continue to be paid on the current schedule and method. You will have a ten calendar day grace period where funds can be withdrawn or reinvested without penalty. **See page 21 for more information.** As an owner of a Retirement Custodial Account, Community West Bank is now the successor trustee or custodian of your account. Visit your local Banking Center prior to maturity to discuss product options or contact Customer Service at (800) 298-1775 for more information.

CD Account Information

What can I expect regarding my Certificate of Deposit (CD) accounts?

Your Certificate(s) of Deposit (CD) will retain the existing terms until maturity. Upon maturity, the account will be reinvested in a similar product with a similar term length. You will have a ten calendar day grace period where funds can be withdrawn or reinvested without penalty. **See page 21 for more information.** Visit your local Banking Center or contact Customer Service at (800) 298-1775 for more information or to review all other term options available.

Credit Card Account Information

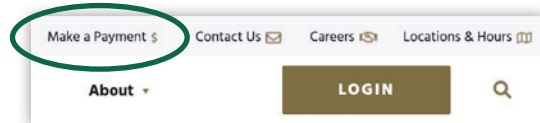
Will I receive a new credit card?

Continue to use your current credit card as you do today. More details will be provided to you in a separate communication, should there be any change in your card status.

Personal and Business Loan Information

Will I still be able to make loan payments electronically?

Yes, you will be able to make your loan payments online by enrolling in Online Banking or through a link on the homepage of www.communitywestbank.com.



Note: The electronic payment system will be unavailable starting Friday, July 24, 2026 at 4:00 p.m. through Tuesday, July 28, 2026 at 8:00 p.m.

Is anything changing with my loan account?

No, loan account numbers will not change. Clients who currently receive billing statements will continue to receive a billing statement. You may notice that the statement looks different, but the information (rate, terms and conditions agreed to at the time the loan was approved) will remain the same.

If I have signed up for a Fast Cash Line of Credit, will I have to make any changes?

A separate letter was mailed in May 2026 detailing any changes made or action to be taken to your Fast Cash Line of Credit. If you have any questions, please contact Customer Service.

Where should I send my loan payments?

Please continue to make your loan payments as you do today.

As of Monday, July 27, 2026, loan payments can be made at any Banking Center or they may be:

MAILED:	WIRED:
Community West Bank - Loans 7100 N. Financial Drive, Ste. 101 Fresno, CA 93720	Community West Bank using Routing # 121137726 and reference your loan number. See page 13 for additional Wire Instructions.

Will I receive a separate notification of an index rate change on my variable rate Consumer or Commercial/Business Loan(s)?

No. Interest rate changes that may occur on your loan will be shown on your monthly loan statement.

Will I receive a separate notification of an index rate change on my adjustable-rate mortgage loan?

Yes. You will continue to receive the regulatory rate change notices.

Who should I contact if I have additional loan questions?

Prior to Monday, July 27, 2026, please direct your loan questions to (888) 683-6030 and after Monday, July 27, 2026, please visit any Community West Bank location or contact Customer Service at (800) 298-1775 for assistance with your loan questions.

Will Community West Bank report information about my consumer loans to credit bureaus?

No, we will not report information on existing consumer loans to the credit bureaus. However, all new consumer loans documented after July 24, 2026, will be reported to the credit bureaus.

Insurance Requirements

If I already have a property casualty insurance policy covering my loan for real estate, vehicles, equipment, etc., do I need to notify my insurance agent of this change?

Yes, you will need to notify your insurance agent that Community West Bank will be the new loss payee/mortgagee/lienholder and your agent will need to make the change to the policy by the end of August 2026. You should provide your insurance agent with the following information for the policies where Community West Bank is the loss payee/mortgagee/lienholder:

**Community West Bank, a California banking corporation ISAOA / ATIMA
P.O. Box 4020
Napa, CA 94558**

If the collateral securing my loan is located in a flood zone and I have already obtained flood insurance, will I be required to continue my current flood insurance policy after systems conversion?

Yes, flood insurance is a federal requirement and must be continued to protect the Bank's collateral interest. You should keep your existing flood coverage in place and notify your insurance agent of this change by the end of August 2026. You should provide your insurance agent with the following information for the policies where Community West Bank is the loss payee/mortgagee/lienholder:

**Community West Bank, its successors and/or its assigns
7100 N. Financial Drive, Ste. 101
Fresno, CA 93720**

On flood insurance policies, how will I know what information I need to provide to my insurance agent?

You should have received a letter with a notice from Community West Bank, separate from this Information Guide. This letter notified you to inform your insurance agent that Community West Bank will be handling your loan. It also included the Notice to Borrower in Special Flood Hazard Area, which you were asked to sign and return to us as soon as possible.



Incoming Wire Transfer Information

What information do I need to provide for incoming wires?

Effective Monday, July 27, 2026, please provide the following instructions to any parties sending wire transfers to Community West Bank. If the wire instructions are incomplete, the wire will be returned according to regulatory requirements.

WIRE INSTRUCTIONS	INCOMING DOMESTIC WIRE	INCOMING INTERNATIONAL U.S. DOLLAR WIRE	INCOMING INTERNATIONAL FOREIGN CURRENCY WIRE
Beneficiary Bank	Community West Bank	Wells Fargo Bank	Wells Fargo Bank
Beneficiary Bank Address	7100 N. Financial Drive, Ste. 101 Fresno, CA 93720	San Francisco, CA	San Francisco, CA
Routing Number	121137726		
SWIFT BIC		WFBIUS6S	WFBIUS6WFFX
For Credit To: Beneficiary Bank Name		//FW Community West Bank	//FW Community West Bank
For Credit To: Beneficiary Bank Account Number		//FW121137726	//FW121137726
For Benefit of - Name	Your Name	Your Name	Your Name
For Benefit of - Account Number	Your Community West Bank Account Number	Your Community West Bank Account Number	Your Community West Bank Account Number
For Benefit of - Address	Your Address	Your Address	Your Address

OUTGOING WIRE PROCESS DEADLINES	ONLINE BANKING WIRE CUTOFF	IN-BRANCH WIRE CUTOFF
Foreign	12:30 p.m.	1:00 p.m.
Domestic	2:00 p.m.	2:30 p.m.
Tax Wires	1:30 p.m.	2:00 p.m.

What information do I need to provide for outgoing wires?

Please visit your local Banking Center for assistance with outgoing wires.

Are outgoing wires available through Online Banking?

Yes, if you are a Business Online Banking client and you have an updated Community West Bank agreement on file, you may schedule outgoing wires.

Personal Online Banking Information

When will my existing Personal Online Banking and Bill Pay account be converted to the new system?

In preparation for the Online Banking and Bill Pay conversion, please note the following:

SERVICE	UNAVAILABLE AS OF:	AVAILABLE AS OF:
Personal Online Banking	Friday, July 24, 2026 at 4:00 p.m.	Monday, July 27, 2026, at 8:30 a.m. through www.communitywestbank.com
Bill Pay and Zelle®	Friday, July 24, 2026 at 1:00 a.m.	

Personal and Business Online Banking users will receive an additional Information Guide. Guides will also be available as a downloadable PDF at www.communitywestbank.com and printed copies are available at local Banking Centers.

Note: A small number of Online Banking users will experience changes related to Online Banking access. If you are one of the clients affected by this change, you will receive a separate letter outlining the access change details.

What does Personal Online Banking include?

Personal Online Banking gives you immediate access to your personal accounts and provides these features:

Bill Pay – Pay your bills online, view payment history, schedule single and recurring payments and much more.

Zelle® – Send money to friends, family and other people you trust, wherever they bank.

eStatements – Receive your monthly statements electronically as soon as they are ready for viewing.

Mobile Banking – Manage your money anytime, anywhere, from your mobile device.

Mobile Deposit – With Mobile Deposit you can conveniently deposit checks using our mobile app by taking a photo (daily and monthly limits, endorsement restrictions and fees may apply).

Alerts – The ability to set account alerts to notify you when a specific account activity occurs, such as your balance reaching a predetermined level.

Text Banking – Receive alerts via SMS messages from your mobile phone or other supported device to get account information or to perform transfers.

Secure Messaging – If you have a question about a specific transaction, you can communicate securely from within the Personal Online Banking platform directly to Customer Service.

If I'm not currently a Personal Online Banking user, how can I enroll?

New users may enroll in Personal Online Banking after the conversion on Monday, July 27, 2026 by visiting www.communitywestbank.com and on the Online Banking login menu, click on the "Personal" link under "Enroll" and follow the steps for enrollment.

If I'm an existing Personal Online Banking user, how can I enroll in other services?

Once you access the Online Banking system, you can enroll in new services by following these steps:

Bill Pay – On the homepage of Online Banking:

- Click "Services" in the navigation menu, then "Bill Pay/Zelle"
- Click the account you want to enroll, then click "Enroll in Bill Pay"
- Select accounts you want to use to pay bills and click "Save"
- On the Agreement page, click "I agree to enroll in Bill Pay"
- When a success message appears, click "Continue to Bill Pay"

Zelle® – Start using Zelle today, select "Bill Payment/Zelle®," then select "Zelle" in the top navigation.

eStatements – Enroll in eStatements by selecting "Services," then clicking on "eStatements," then selecting your statement delivery preferences.

Mobile Banking – Download the new Community West Bank app to start using mobile banking and mobile deposit.

Alerts – Alerts can be set up by clicking "Services" in the navigation menu, then selecting "Alerts." Under the "New Alert" drop-down menu, select the alert type that you want to create. Enter the required information to set up that alert. When you create an alert, it takes effect immediately and stays in effect until you disable or delete it.

Text Banking – To enroll, click "Settings" in the navigation menu, then select "Text Enrollment." Click "On" and in the SMS Text Number field, enter the phone number that you want to enable for Text Banking. Agree to the terms and conditions, select "Save," and view the privacy policy. Follow the steps under "Visit Preferences" to configure Text Banking.

Business Online Banking Information

When will my existing Business Online Banking and Bill Pay account convert?

In preparation for the Online Banking and Bill Pay conversion, please note the following:

SERVICE	UNAVAILABLE AS OF:	AVAILABLE AS OF:
Business Online Banking	Friday, July 24, 2026 at 4:00 p.m.	Monday, July 27, 2026, at 8:30 a.m. through www.communitywestbank.com
Bill Pay	Friday, July 24, 2026 at 1:00 a.m.	

Personal and Business Online Banking users will receive an additional Information Guide. Guides will also be available as a downloadable PDF at www.communitywestbank.com and printed copies are available at local Banking Centers.

Note: A small number of Online Banking users will experience changes related to Online Banking access. If you are one of the clients affected by this change, you will receive a separate letter outlining the access change details.

What does Business Online Banking include?

Business Online Banking offers everything your business needs in a user-friendly, easy-to-navigate system. You can also add Business Bill Pay and a full array of Treasury Management services (additional fees may apply) to manage your business safely and conveniently online.

Bill Pay – Pay any company or individual in the U.S. from your account. Streamline your business by paying bills online. It's fast, easy and secure.

eStatements – Receive your monthly statements electronically as soon as they are ready for viewing.

Mobile Banking – Manage your money safely and securely using your mobile device. With Business Mobile Banking, you can check your account balances, view recent transactions, transfer between your checking and savings accounts and locate the nearest ATMs and Banking Centers.

Mobile Deposit – With Mobile Deposit you can conveniently deposit checks using our mobile app by taking a photo (daily and monthly limits, endorsement restrictions and fees may apply).

System Administrators – A System Administrator manages the operations of your Business Online Banking. System Administrators have access to all accounts and functionality within the Business Online Banking system, as well as administrative functions such as adding or deleting users, and resetting passwords. They are able to make changes to the profile, add/delete online services, and update account access for other users.

Treasury Management Services – Customize your Business Online Banking by adding Treasury Management services:

- **ACH Origination** – ACH credit and debit origination is an efficient alternative to paper checks, utilizing electronic transfer of funds between financial institutions to pay to or collect from consumers or other businesses. The ACH daily cut-off time is 4:30 p.m. and 9:30 a.m. for same-day origination.
- **Direct Deposit/Payroll** – Direct Deposit of payroll provides many benefits to your business including reduced costs and increased efficiency.
- **Tax Payments** – Make state and federal tax payments.
- **Domestic/International Wires** – Business Online Banking enables you to submit requests for both domestic and international wires from your desktop. Wire requests submitted online are discounted by \$10 from the standard outgoing wire fee.
- **Remote Deposit** – Remote Deposit is a check processing tool that allows you to deposit checks electronically without having to bring them to a physical Banking Center for deposit. Utilizing a desktop scanner provided by the Bank, you can scan checks received from customers and issue deposits electronically to the Bank, anytime day or night. The Remote Deposit daily cut-off time is 5:30 p.m.
- **Positive Pay** – A powerful tool in helping to protect against check and ACH fraud.

For more information on Business Online Banking and Treasury Management services, you can review the demonstration videos by visiting the Business Online Banking and Treasury Management Services pages on www.communitywestbank.com. There will be a monthly service charge for Treasury Management services and applicable analysis fees may apply.

If I'm not currently a Business Online Banking user, how can I enroll after the conversion?

After the conversion on Monday, July 27, 2026, if you are interested in our Business Online Banking and Treasury Management services, you may submit a Business Online Banking form available at www.communitywestbank.com and one of our dedicated Treasury Management team members will contact you within two business days, or feel free to visit your local Banking Center for a direct connection to our Private Banking team.

Personal Checking Account Conversion Information

Please find your current United Security Bank account and follow the arrow to see your new Community West Bank account and features.

Current Account	Free Checking (Ages 17 and under)	Free Checking (age 18 or older with Year To Date Average Balance under \$5,000) Personal Checking (with Year To Date Average Balance under \$5,000) Now Account (with Year To Date Average Balance under \$5,000) Basic Banking Checking	Senior Classic Checking (with Year To Date Average Balance under \$5,000)	Free Checking (age 18 or older with Year To Date Average Balance \$5,000 and over) Senior Classic Checking (with Year To Date Average Balance \$5,000 and over) Personal Checking (with Year To Date Average Balance \$5,000 and over) NOW Account (with Year To Date Average Balance \$5,000 and over)
New Account	Student Checking	Simplicity Checking	Secure Checking	Relationship Interest Checking
Description	A checking account for young adults 14-19 who are entering into a banking relationship. Requires a parent or guardian as joint owner.	The online account that's environmentally friendly. Writing checks is optional with the convenience of a debit card and Bill Pay.	A simple and easy account with the benefit of Identity Theft Assistance ⁽³⁾ . Free Identity Theft Protection Package to include ID Restoration Pro ⁽³⁾ .	A checking account that earns interest, in addition to offering a variety of enhanced features.
Minimum Opening Deposit	\$25	\$25	\$25	\$100
Monthly Service Charge	\$10 (once account holder is 19 years of age)	\$10 (waived with enrollment in eStatements, valid email address required)	\$8 \$7 (with enrollment in eStatements, valid email address required)	\$10 \$8 (with direct Deposit of \$250 or more per month)
Service Charge Waiver Requirement	Account holder must be under age 19	Enrollment in eStatements	No monthly service charge for customers 65 and over	\$2,000 daily or monthly average balance of \$5,000
Interest Earning	Not applicable	Not applicable	Not applicable	Yes ⁽²⁾ If the account is closed prior to the interest payment period, interest will not be received.
ATM & Check Writing	Unlimited Visa® Debit/ATM Card usage. Free check safekeeping.	Five checks/drafts per statement cycle (\$1.00 each thereafter) ⁽⁵⁾ . Unlimited Visa® Debit/ATM Card usage. Free check safekeeping.	15 checks/drafts per statement cycle (\$1.00 each thereafter) ⁽⁵⁾ . Unlimited Visa® Debit/ATM Card usage. Free check safekeeping. Customers (65 and older) receive Community West Bank Senior Secure checks at no charge or \$5.00 discount off the retail price of personal check styles (no charge for shipping and handling).	Unlimited Visa® Debit/ATM Card usage. Community West logo checks at no charge; personal check styles available at the retail price plus (shipping and handling apply). Five Cashier's Checks issues at no charge per month (a \$10/check fee will be incurred after five at the end of the monthly statement cycle).
Electronic Service	Free Online Banking. Free eStatements (requires valid email address).	Free Online Banking and Bill Pay. ⁽⁵⁾ Free eStatements (requires valid email address). Mobile Banking including Mobile Deposit. ⁽¹⁾ Zelle® (person-to-person payments) ⁽⁴⁾	Free Online Banking and Bill Pay. ⁽⁵⁾ Free eStatements (requires valid email address). Mobile Banking including Mobile Deposit. ⁽¹⁾ Zelle® (person-to-person payments) ⁽⁴⁾	Free Online Banking and Bill Pay. ⁽⁵⁾ Free eStatements (requires valid email address). Mobile Banking including Mobile Deposit. ⁽¹⁾ Zelle® (person-to-person payments) ⁽⁴⁾
Overdraft Services	Overdraft from Savings Account (restrictions apply).	Overdraft from Savings Account (restrictions apply). Occasional Overdraft Service (restrictions apply).	Overdraft from Savings Account (restrictions apply). Occasional Overdraft Service (restrictions apply).	Overdraft from Savings Account (restrictions apply). Occasional Overdraft Service (restrictions apply).
Special Features and Services Available	Other products and services available. Please see a Banking Center Specialist for more details.	Other products and services available. Please see a Banking Center Specialist for more details.	Free Identity Theft Protection Package to include ID Restoration Pro ⁽³⁾ Copies of check images (2 per statement) Please see a Banking Center Specialist for more details.	Safe Deposit Box provided (fee waived for one year, new rentals only, subject to availability, small box only) Please see a Banking Center Specialist for more details.
Monthly Service Charge Waivers	Effective 07/25/26 – 10/05/26 the monthly service charge for this account will be waived. Excess activity fees will still apply.	Effective 07/25/26 – 10/05/26 the monthly service charge for this account will be waived. Excess activity fees will still apply.	Effective 07/25/26 – 10/05/26 the monthly service charge for this account will be waived. Excess activity fees will still apply.	Effective 07/25/26 – 10/05/26 the monthly service charge for this account will be waived.
ATM Information	Free Access to ATMs within the MoneyPass® Network			

⁽¹⁾ Message and data rates apply. Daily and monthly limits, fees may apply. Restrictive endorsement applies. ⁽²⁾ No interest earned on days balance falls below \$2,000. This is a tiered-rate account. Refer to rate sheet for current information. ⁽³⁾ Only available to primary account holder. Requires a valid email address to enroll. Activation required. See Banking Center for more details. ⁽⁴⁾ There is no charge to send money with Zelle®. Must sign up and be enrolled in Bill Pay. ⁽⁵⁾ If you use our Online Banking Bill Payment Service, you may experience circumstances where the vendor might issue a check rather than an electronic debit. You may be charged a fee if the item exceeds the allowable number of checks/drafts per monthly statement cycle. Refer to "Understanding Your Deposit Account" for terms and conditions and account disclosures. **Please note:** This information is accurate as of July 1, 2025. Community West Bank reserves the right to make changes at any time as a result of a change of policy, law, and regulation or otherwise.

If you are interested in moving to a different product type after July 27, 2026, our Banking Center Specialists are available to help you review account options and assist you in determining if another product more closely aligns with your needs.

Personal Savings Account Conversion Information

Please find your current United Security Bank account and follow the arrow to see your new Community West Bank account and features.

Current Account	Personal Savings (Not a minor or CUTMA)	Personal Savings (17 and under)	Personal Savings (if CUTMA account)
New Account	Regular Savings	Minor Savings	California Uniform Transfers To Minors Act (CUTMA Savings)
Description	For customers who need flexible access to account funds.	For customers under age 19 with a parent or guardian as a joint accountholder.	For custodians holding funds solely for the benefit of a minor as owner of the account. The custodian has access to the funds until released as specified by the custodian.
Minimum Opening Deposit	\$50	\$25	\$25
Monthly Service Charge	\$5 (New accounts will not incur a service charge in the first 90 days if minimum balance requirement is met).	Account will convert to a Regular Savings Account when the minor reaches 19 years of age.	\$4 (Once minor reaches 19 years of age)
Service Charge Waiver Requirement	\$300 Daily Balance	Not applicable	\$300 Daily Balance
Interest Earning	Yes ⁽²⁾ If the account is closed prior to the interest payment period, interest will not be received.	Yes ⁽²⁾ If the account is closed prior to the interest payment period, interest will not be received.	Yes ⁽²⁾ If the account is closed prior to the interest payment period, interest will not be received.
Transaction Limits	None	None	CUTMA Savings accounts are eligible for ATM access only.
Benefits	Flexible access to account funds. Free eStatements. ⁽¹⁾ Free Online Banking.	Flexible access to account funds. Free eStatements. ⁽¹⁾ Free Online Banking.	Please see a Banking Center Specialist for more details. Free Online Banking.
Monthly Service Charge Waivers	Effective 07/25/26 – 09/30/26 the monthly service charge for this account will be waived.	Effective 07/25/26 – 09/30/26 the monthly service charge for this account will be waived.	Effective 07/25/26 – 09/30/26 the monthly service charge for this account will be waived.
ATM Information	Free Access to ATMs within the MoneyPass® Network		

⁽¹⁾ eStatements require a valid email address. ⁽²⁾ Refer to rate sheet for current information. **Please Note:** This information is accurate as of July 1, 2025. Refer to "Understanding Your Deposit Account" for terms and conditions and account disclosures. Community West Bank reserves the right to make changes at any time as a result of a change of policy, law, and regulation or otherwise.

If you are interested in moving to a different product type after July 27, 2026, our Banking Center Specialists are available to help you review account options and assist you in determining if another product more closely aligns with your needs.

Personal Money Market Account Conversion Information

Please find your current United Security Bank account and follow the arrow to see your new Community West Bank account and features.

Current Account	Money Market Checking (with Year To Date Average Balance under \$25,000)	Money Market Checking (with Year To Date Average Balance \$25,000 and over)
New Account	Money Market Account	Premium Money Market Account
Description	For clients who want to earn a higher interest rate over regular savings while having immediate access to investment dollars.	For clients who want to earn a higher interest rate over regular savings while having immediate access to investment dollars.
Minimum Opening Deposit	\$3,500	\$10,000
Monthly Service Charge	\$12	\$17
Minimum Balance to Waive Service Charge	\$3,500 Daily Balance	\$10,000 Daily Balance
Interest Earning	Yes ⁽¹⁾ If the account is closed prior to the interest payment period, interest will not be received.	Yes ⁽¹⁾ If the account is closed prior to the interest payment period, interest will not be received.
Transaction Limits	None	None
Special Features and Services Available	Other products and services available. Please see a Banking Center Specialist for more details. Free eStatements. ⁽²⁾	Other products and services available. Please see a Banking Center Specialist for more details. Free eStatements. ⁽²⁾
Monthly Service Charge Waivers	Effective 07/25/26 – 10/05/26 the monthly service charge for this account will be waived.	Effective 07/25/26 – 10/05/26 the monthly service charge for this account will be waived.
ATM Information	Free Access to ATMs within the MoneyPass® Network	

⁽¹⁾ Interest will not be compounded. Interest will be credited to your account every month. No interest earned on days balance falls below \$3,500 for a Money Market account, \$10,000 for a Premium Money Market account. This account is a tiered-rate account. The interest rate and annual percentage yield for your account depends upon the applicable rate tier. We may change the interest rate on your account at any time. Refer to rate sheet for current information. ⁽²⁾ eStatements require a valid email address. Refer to "Understanding Your Deposit Account" for terms and conditions and account disclosures. **Please note:** This information is accurate as of July 1, 2025. Community West Bank reserves the right to make changes at any time as a result of a change of policy, law, and regulation or otherwise.

If you are interested in moving to a different product type after July 27, 2026, our Banking Center Specialists are available to help you review account options and assist you in determining if another product more closely aligns with your needs.

Business Checking Account Conversion Information

Please find your current United Security Bank account and follow the arrow to see your new Community West Bank account and features.

Current Account	Basic Business Business Checking	Business NOW (Sole-proprietorships and non-profit organizations)	Business NOW (State BAR)
New Account	Business Checking	Business Interest Checking	Business Legal Trust
Description	Business Checking is available to corporations, limited liability companies, non-profit organizations and partnerships.	Business Interest Checking is available to sole-proprietorships and non-profit organization	Available to all entity types
Minimum Opening Deposit	\$100	\$100	\$100
Monthly Service Charge	\$22 \$20 (with enrollment in eStatements) ⁽²⁾	\$24 \$22 (with enrollment in eStatements) ⁽²⁾	None
Minimum Balance to Waive Service Charge	\$2,500 daily or a monthly average balance of \$5,000	\$3,500 daily or a monthly average balance of \$7,000	None
Interest Earning	Not applicable	Yes ⁽¹⁾ If the account is closed prior to the interest payment period, interest will not be received.	Yes ⁽¹⁾ If the account is closed prior to the interest payment period, interest will not be received.
Transaction Fees	High volume accounts are subject to cost analysis. A \$0.30 per item fee will be charged for each debit exceeding a quantity of 150 during each statement cycle. A \$1.50 per item fee will be charged for each credit exceeding a quantity of 20 during a statement cycle.	High volume accounts are subject to cost analysis. A \$0.30 per item fee will be charged for each debit exceeding a quantity of 150 during each statement cycle. A \$1.50 per item fee will be charged for each credit exceeding a quantity of 20 during a statement cycle.	No per item transaction fees.
Additional Services	Other products and services available. Please see a Banking Center Specialist for more details.	Other products and services available. Please see a Banking Center Specialist for more details.	Other products and services available. Please see a Banking Center Specialist for more details.
Monthly Service Charge Waivers	Effective 07/25/26 – 09/30/26 the monthly service charge for this account will be waived. Excess activity fees will still apply.	Effective 07/25/26 – 09/30/26 the monthly service charge for this account will be waived. Excess activity fees will still apply.	Effective 07/25/26 – 09/30/26 the monthly service charge for this account will be waived.
ATM Information	Free Access to ATMs within the MoneyPass® Network		

⁽¹⁾ Interest earned is deducted from earnings credit when on analysis. No interest earned on days balance falls below \$5,000 for Business Interest Checking. A daily periodic rate is applied to the collected balance in the account each day and credited every month. This is a tiered-rate account. The interest rate and annual percentage yield for your account depends upon the applicable rate tier. We may change the interest rate on your account at any time. Refer to rate sheet for current information. ⁽²⁾ Requires valid email address. **Please note:** This information is accurate as of July 1, 2025. Refer to "Important Information About Business Deposit Accounts" Terms and Conditions for details. Community West Bank reserves the right to make changes at any time as a result of a change of policy, law, and regulation or otherwise.

If you are interested in moving to a different product type after July 27, 2026, our Banking Center Specialists are available to help you review account options and assist you in determining if another product more closely aligns with your needs.

Business Savings Account Conversion Information

Please find your current United Security Bank account and follow the arrow to see your new Community West Bank account and features.

Current Account	Business Savings	(Business) Money Market Checking (with Year To Date Average Balance under \$25,000) Business NOW (All entities other than sole proprietorship non-profit and state bar)	(Business) Money Market Checking (with Year To Date Average Balance \$25,000 and over)
New Account	Business Savings	Business Money Market Account	Business Premium Money Market Account
Description	Designed to help businesses manage liquidity. Can be linked to your Business Checking account.	A flexible account earning more than a traditional savings account with instant access to your funds. Available to sole proprietorships, non-profit organizations, partnerships, corporations and limited liability companies.	A flexible account earning more than a traditional savings account with instant access to your funds. Available to sole proprietorships, non-profit organizations, partnerships, corporations and limited liability companies.
Minimum Opening Deposit	\$200	\$3,500	\$10,000
Monthly Service Charge	\$5	\$12	\$17
Minimum Balance to Waive Service Charge	\$1,000 daily balance	\$3,500 daily balance	\$10,000 daily balance
Interest Earning	Yes ⁽¹⁾⁽²⁾ If the account is closed prior to the interest payment period, interest will not be received.	Yes ⁽¹⁾⁽²⁾ If the account is closed prior to the interest payment period, interest will not be received.	Yes ⁽¹⁾⁽²⁾ If the account is closed prior to the interest payment period, interest will not be received.
Transaction Limits	None	None	None
Special Features and Services Available	Other products and services available. Please see a Banking Center Specialist for more details.	Other products and services available. Please see a Banking Center Specialist for more details.	Other products and services available. Please see a Banking Center Specialist for more details.
Monthly Service Charge Waivers	Effective 07/25/26 – 09/30/26 the monthly service charge for this account will be waived.	Effective 07/25/26 – 09/30/26 the monthly service charge for this account will be waived.	Effective 07/25/26 – 09/30/26 the monthly service charge for this account will be waived.
ATM Information	Free Access to ATMs within the MoneyPass® Network		

(1) Daily periodic rate is applied to the collected balance in the account each day. Interest will not be compounded. Interest will be credited to your account every month. (2) Interest earned is deducted from earnings credit when on analysis. No interest earned on the days balance falls below \$3,500 for a Money Market account and \$10,000 for a Premium and Public Money Market account. If you close your account before interest is credited, you will not receive the accrued interest. This account is a tiered-rate account. The interest rate and annual percentage yield for your account depends upon the applicable rate tier. We may change the interest rate on your account at any time. Refer to rate sheet for current information. **Please note:** This information is accurate as of July 1, 2025. Refer to "Important Information About Business Deposit Accounts" Terms and Conditions for details. Community West Bank reserves the right to make changes at any time as a result of a change of policy, law, and regulation or otherwise.

If you are interested in moving to a different product type after July 27, 2026, our Banking Center Specialists are available to help you review account options and assist you in determining if another product more closely aligns with your needs.

CD/IRA/Safe Deposit Box Account Conversion Information

Please find your current United Security Bank account and follow the arrow to see your new Community West Bank account and features.

Current Account	Personal & Business Certificates Of Deposit	Individual Retirement Accounts	Safe Deposit Box
New Account	Personal & Business Certificates Of Deposit	Individual Retirement Accounts	Safe Deposit Box
Description	Your Certificate(s) of Deposit (CD) Account will retain the existing terms until maturity. Interest will continue to be paid on the current schedule and method. Upon maturity, any CD with the terms listed below will be reinvested into a similar term, all other CDs will be reinvested into the same term. Reinvestment Information • 270 days will reinvest into 12 months • 48 months will reinvest into 36 months Visit your local Banking Center or contact Customer Service at (800) 298-1775 for more information or to review all other term options available.	Your Individual Retirement Account (IRA) will retain the existing terms until maturity. Interest will continue to be paid on the current schedule and method. Upon maturity, any IRA with the terms listed below will be reinvested into a similar term, all other IRAs will be reinvested into the same term. Reinvestment Information • 30 – 270 days will reinvest into 12 months • 36 months will reinvest into 24 months • 48 months will reinvest into 60 months Visit your local Banking Center or contact Customer Service at (800) 298-1775 for more information or to review all other term options available.	Your current safe deposit box will remain the same. See page 10 for important details.

Other Products & Services

Current Account	VISA® Debit/ATM Card	Personal Online Banking	Business Online Banking
New Account	VISA® Debit/ATM Card	Personal Online Banking	Business Online Banking
Description	Please refer to the Question & Answer section on page 8 for details.	Personal Online Banking will be unavailable beginning Friday, July 24, 2026 at 4:00 p.m. through Monday, July 27, 2026 at 8:30 a.m. for systems conversion. If you are a Personal Online Banking user, refer to page 14 for more information. In addition, a separate guide to assist you with the online conversion of your accounts will be mailed to you.	Business Online Banking will be unavailable beginning Friday, July 24, 2026 at 4:00 p.m. through Monday, July 27, 2026 at 8:30 a.m. for systems conversion. If you are a Business Online Banking user, refer to page 15 for more information. In addition, a separate guide to assist you with the online conversion of your accounts will be mailed to you.

If you are interested in moving to a different product type after July 27, 2026 our Banking Center Specialists are available to help you review account options and assist you in determining if another product more closely aligns with your needs.

Overdraft Services Account Conversion Information

	Overdraft Transfers	Community Credit Line (CCL)	Occasional Overdraft Service (OOS)	Occasional Overdraft Service Plus (OOS Plus)
Description	Allows an overdraft eligible checking account to be linked to another Community West Bank checking or savings account to cover any overdrafts that occur.	Provides overdraft protection with a line of credit that automatically transfers funds to your checking account, should an overdraft occur.	A courtesy service ⁽¹⁾ that comes standard with all eligible checking accounts in good standing should an overdraft occur.	A courtesy service ⁽¹⁾ that offers all the same coverage you receive with OOS with the addition of ATM transactions and daily debit card transactions, should an overdraft occur.
Eligible Accounts	• Simplicity Checking • Secure Checking • Relationship Interest Checking • Small Business Checking • Small Business Interest Checking • Student Checking	• Simplicity Checking • Secure Checking • Relationship Interest Checking	• Simplicity Checking • Secure Checking • Relationship Interest Checking • Small Business Checking • Small Business Interest Checking	• Simplicity Checking • Secure Checking • Relationship Interest Checking • Small Business Checking • Small Business Interest Checking
How To Add Service	• Request which account you would like to be linked • See a Banking Center Representative for more details	• Requires an application • Requires you to affirmatively opt-in with the Occasional Overdraft Service Plus opt-in Consent Form⁽³⁾	• Comes standard for all eligible accounts	• Requires you to affirmatively opt-in with the Occasional Overdraft Service Plus Opt-In Consent Form⁽³⁾ • Opt-out at any time
Transactions Covered				
Checks*	✓	✓	✓	✓
ACH and Recurring Debit Card Transactions*	✓	✓	✓	✓
ATM Withdrawals and Transfers⁽⁴⁾	✓ with OOS Plus ⁽³⁾	✓ with OOS Plus ⁽³⁾		✓
One Time Debit Card Transactions	✓ with OOS Plus ⁽³⁾	✓ with OOS Plus ⁽³⁾		✓
*Re-presented Items	We will reverse subsequent NSF fees on items that are re-presented. Contact your local Banking Center or Customer Service at (800) 298-1775.			
Limits	Limited to your available balance in your linked account	Up to your pre-authorized credit limit	Dynamic Limits ⁽²⁾	Dynamic Limits ⁽²⁾
Cost	No charge	Refer to our Schedule of Fees	No setup fee - automatically included with eligible accounts	No fee to opt-in

(1) Occasional Overdraft Service (OOS) and Occasional Overdraft Service Plus (OOS Plus) are courtesy services that Community West Bank offers customers, and while Community West Bank strives to pay overdraft items in the event a customer overdraws, Community West Bank is not contractually obligated to do so and you may opt out of these courtesy services at any time.

(2) Dynamic limits can change daily and are determined by your account history, deposit activity, and other patterns of account activity. **(3)** The Occasional Overdraft Service Plus Opt-In Consent Form can be found on our website or available at your local Banking Center. **(4)** Using your mobile device, online banking, or initiating a telephone request for us to transfer funds will provide you with immediate availability of funds. Transfers from a savings or line of credit account are subject to certain limitations. Refer to your account disclosures or ask us.

Please note: This information is accurate as of July 1, 2025. Refer to "Important Information About Business Deposit Accounts" Terms and Conditions for details. Community West Bank reserves the right to make changes at any time as a result of a change of policy, law, and regulation or otherwise.

Occasional Overdraft Services*

Eligible Account Types

Simplicity Checking • Secure Checking • Relationship Interest Checking • Small Business Checking • Small Business Interest Checking

It is the policy of our Bank to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards. A non-sufficient funds balance may result from: **A)** The payment of checks, electronic funds transfers, or other in-person withdrawal requests; **B)** Payments authorized by you, including ACH debits; **C)** The return of unpaid items deposited by you; **D)** The imposition of bank service charges; **E)** The deposit of items which according to the Bank's Funds Availability Policy, are treated as not yet "available" or finally paid, i.e. "holds placed on your deposit"; or **F)** ATM withdrawals or other electronic means as applicable.

Determining Your Available Balance

We use the 'available balance' method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your 'available' balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money 'available' in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance.

We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, any non-sufficient funds items that you may have, if your eligible account is maintained in good standing, which includes at least: **A)** Continuing to make deposits consistent with your past practices, **B)** You are not in default on any loan obligation to Community West Bank, **C)** You bring your account to a positive balance (not overdrawn) at least once every thirty (30) days, and **D)** Your account is not the subject of any legal or administrative order or levy, **we will consider - as a discretionary courtesy service* and not a right of yours nor an obligation on our part - approving your reasonable overdrafts. This service is for the occasional overdraft and will not be set to a specific dollar limit - it may change (go up or down) at any time and will be based on several factors including your account history, deposit activity and other patterns of activity. We charge a \$25 non-sufficient funds fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 4 fees per business day, for a total of \$100 for Consumer checking accounts and a maximum of 8 fees per business day for a total of \$200 for Small Business Checking and Small Business Interest Checking accounts). We charge \$10 non-sufficient funds fee per transaction that is rejected or returned during our nightly processing beginning with the first transaction (maximum of 4 fees per business day for a total of \$40 for Consumer checking accounts and a maximum of 8 fees per business day for a total of \$80 for Small Business Checking and Small Business Interest Checking accounts).**

We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented. There is no limit to the number of times the item can be presented in an effort to be paid. It is not our intent to charge you multiple times when the item is presented for payment; however, we may not be able to always differentiate whether an item is a first-time presentation or a re-presentation. If our system charged a(n) NSF Returned Item Fee(s) after the item was first presented, notify Customer Service (800) 298-1775 or your local banking center and we will reverse the duplicate NSF Returned Item Fee(s). You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts plus our Non-Sufficient Funds and/or Overdraft (NSF/OD) Charge(s) that you owe us shall be due and payable upon demand.

If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Overdraft (NSF/OD) Charge(s).

Occasional Overdraft Service Plus ("Opt-In")

If you would like to authorize the Bank to pay your overdrafts for ATM withdrawals and transfers, and one-time debit card transactions which include, point of sale, online purchases and telephone transactions, you must opt-in. If you do not opt-in and you make a purchase with your debit card, but do not have sufficient funds in your account, your purchases may be declined. You may "opt-in" to Occasional Overdraft Service Plus* by **1)** advising us and signing the Occasional Overdraft Service Plus Opt-In Consent form at the time you establish a new account, **2)** online at www.communitywestbank.com, **3)** calling us at (800) 298-1775, or **4)** writing to the address provided below. Your written notice must tell us that you want to opt-in to the Occasional Overdraft Service Plus program and include all names on the account, your account number, phone number and a signature of an authorized signor on the account. If joint account, instructions from one account holder to opt-in applies to all persons on the account, and the bank will accept that as its instructions to opt-in to the program. Each person on the account also agrees that if the bank receives an opt-in notice, you jointly and severally (individually) are liable and agree to repay the bank for all advances extended to you from your overdraft fees for discretionary paying or returning any item that created an overdraft or any item deposited that is returned. **If at any anytime you would like to change your selection and opt-out of this program you are able to do so in the ways listed above.**

Community West Bank

Attn: Deposit Operations
7100 N. Financial Drive, Suite 101
Fresno, CA 93720

What Are Some Other Alternatives To Cover Overdrafts?

Link your checking account to a checking or savings account you have with the bank. If you overdraw your checking account, the bank can transfer funds from your designated account to cover overdrafts in your checking account at no charge.

Apply for an overdraft line of credit with the bank or apply for a loan (subject to credit approval). If you overdraw your account, the bank will lend you the funds by using your line of credit to cover the overdraft. You will pay interest on this loan, and there may be an annual fee**. However, the overall costs may be less than the costs incurred under the Occasional Overdraft Service plans.

Limitations

This service is available only to eligible personal checking accounts primarily used for personal and household purposes and certain Small Business Checking accounts. Minor Savings, Money Market, Student Checking and Minor accounts are not eligible.

Posting order of items - The law permits us to pay items (such as checks, drafts or ACH) drawn on your account in any order. To assist you in handling your account with us, we are providing you with the following information regarding how we process the transactions presented. When processing items drawn on your account, our policy is to pay ATM and one-time debit card transactions first, then ACH, and then checks are processed. If an item contains a serial number (i.e., check) the lowest serial number items are paid first so we are processing your items in the order in which you issued them. If an item does not contain a serial number, it is paid in the order presented to us. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. There is no policy that is favorable in every instance. If the smallest items are paid first, you may have fewer NSF or overdraft fees, but the largest and perhaps more important items (such as rent or mortgage payments) might not be paid. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). We will not charge you a fee for paying an overdraft of an ATM or one-time debit card transaction (which include, point-of-sale, online purchases and telephone transactions) if this is a consumer account and you have not opted in to this service. The amounts of the overdraft and NSF fees are disclosed elsewhere. By paying items in numerical sequence, we think our policy attains reasonable balance. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees. On an exception basis, some transactions may be paid outside of this order.

*The Occasional Overdraft Service does not constitute an actual or implied agreement between you and the Bank, nor does it constitute an actual or implied obligation of or by the Bank. This service represents a purely discretionary courtesy that the Bank may provide to you from time to time and which may be withdrawn or withheld by the Bank at any time without prior notice or reason or cause.

ODP-DISC 8-24

**Annual fee waived with four advances during calendar year.

Privacy Policy What Does Community West Bank Do With Your Personal Information?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security Number and Income • Account Balances and Transaction History • Credit History and Credit Scores When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Community West Bank chooses to share, and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Community West Bank Share?	Can You Limit This Sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We Do Not Share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Do Not Share
For nonaffiliates to market to you?	No	We Do Not Share

Questions? Call (800) 298-1775 or go to our website at www.communitywestbank.com.

What We Do	
How does Community West Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you.
How does Community West Bank collect my personal information?	We collect your personal information, for example, when you • Open an account or apply for financing • Show us your government issued ID • Make deposits to or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • Sharing for affiliates' everyday business purposes –information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>Community West Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Community West Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Community West Bank does not jointly market.</i>

In accordance with California law, Community West Bank will not share information we collect about California residents with companies outside of Community West Bank, except as permitted by law, such as legal processes or as required to service your account. We will limit sharing within our company to the extent required by applicable California law.

California Consumer Privacy Act Notice at Collection

To comply with our regulatory obligation under the California Consumer Privacy Act ("CCPA"), Community West Bank is required to notify you of the personal information we collect. This notice applies solely to customers, potential customers, and other consumers who currently reside in the State of California ("Consumers" or "you"). We collect information from consumers for the purposes shown below. Information about how we collect, use and share your personal information can be found in our Privacy Policy on our website at www.communitywestbank.com/privacy. More information about your privacy rights can be found in our CA Consumer Privacy Policy on our website at www.communitywestbank.com/CCPA.

Category of Personal Information	Intended Use
Identifiers such as a real name, alias, postal address, online identifiers, email address or unique personal identifier, Internet Protocol address, account name, Social Security Number, Employer Identification Number, driver's license number or state identification number, passport number, physical characteristics or description, signature, medical information or health insurance information, birthdate, employer, debit card number, or other similar identifiers.	To establish a relationship with you; To service the products and services you have with us; To consider your job application for hiring; and with consultants and auditing firms, with information shared for institution risk analysis and mitigation or comply with legal or regulatory obligation.
Contact Information , such as home, postal or mailing address, email address, home phone number or cell number.	To validate your identity or to contact you for any lawful business purpose.
Account Information , such as Username and password for Bank accounts and systems, and any required security or access code, password, or security questions, allowing access to your Bank accounts. Bank account number, balance and activity, credit card number, debit card number, Online or mobile banking usage history, or any other financial information.	To service those products and services that you have with us. To consider your job application for hiring and with consultants and auditing firms, with information shared for institution risk analysis and mitigation or comply with legal or regulatory obligation.
Personal Financial Information such as Payroll stubs, personal financial statements, tax returns, records of personal property, real estate owned and business interests.	To establish a relationship with you or to service those products and services you have with us. To consider your job application for hiring, and with consultants and auditing firms, with information shared for institution risk analysis and mitigation or comply with legal or regulatory obligation.
Application Information , such as information provided in an application for a loan, deposit account or deposit account services, proposal for services, information gathered as part of application evaluation and credit checks and other assessments and voluntary disclosures provided to us.	To establish a relationship with you.
Characteristics of protected classification under California or federal law such as race or gender.	To comply with our regulatory obligation.
Commercial information , including records of personal property, or products or services purchased, obtained, or considered, or other purchasing or consumer histories or tendencies.	To establish a relationship with you. To service the products and services you have with us; To provide auditing firms with information shared for institution risk analysis and mitigation or comply with a legal or regulatory obligation.
Internet or other electronic network activity information , such as account numbers, Internet Protocol (IP) address, browsing histories, other interactions through our website.	To support internal operations of our debit card valet, website, mobile app or to comply with a legal or regulatory obligation. To establish a relationship with you. To service the products and services you have with us; To provide auditing firms with information shared for institution risk analysis and mitigation or comply with a legal or regulatory obligation.
Biometric Information , such as Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as fingerprints, faceprints, and voiceprints, iris or retina scans, keystrokes, gait, or other physical patterns, and sleep, health, or exercise data.	To protect, detect, investigate and seek to prevent financial crime. To provide voice recordings of customer service calls for internal training purposes.
Geolocation , including electronic network activity information pulled from a device which can be used to identify the precise location of an individual.	To determine country and time zone to support the internal operations of our website or offer products or services to you, and not for any other purpose.
Audio, Electronic, Visual or similar information.	To protect, detect, investigate, report and seek to prevent financial crime.
Professional or employment - related information.	To conduct research or to assess job qualifications if you submitted an application for employment; To open an account or to make a loan to you.
Inferences drawn from any of the Personal or Sensitive Personal Information you provide to us.	To offer products and services to you, conduct investigations, or comply with our regulatory obligations.

Continued on next page

Sensitive Personal Information – This Sensitive Personal Information may be repeated from the Information Categories shown above.

Category of Sensitive Personal Information	Intended Use
Social security number, driver's license number, state identification card or passport number.	To identify loan and deposit account applicants; To comply with our regulatory obligation.
Account log-in, financial account, debit card number in combination with any required security or access code, or password allowing access to an account.	To service those products and services you have with us.
Consumer's precise geolocation.	To determine country and time zone to support the internal operations of our website, to offer products or services to you, to help you locate the nearest Banking Center and for no other purpose.
Consumer's racial or ethnic origin, sexual orientation, religious or philosophical beliefs, union membership, or citizenship and immigration status.	To comply with our regulatory obligation.
Biometric information that is processed for the purpose of uniquely identifying a customer.	To protect, detect, investigate and seek to prevent financial crime. To provide voice recordings of customer service calls for internal training purposes.
Personal information collected and analyzed regarding a consumer's health.	The Bank will not request this information. This information may be provided voluntarily only by choice of consumer.

Retention of Personal Information

The length of time that we intend to retain each category of Personal Information will depend on a number of criteria, including (i) the length of time we are required to retain Personal Information in order to comply with applicable legal and regulatory requirements, (ii) the length of time we may need to retain Personal Information in order to accomplish the business or commercial purpose(s) for which such Personal Information is collected, used or disclosed (as indicated in this Policy), and (iii) whether you choose to exercise your right, subject to certain exceptions, to request deletion of your Personal Information.

Other Important Information

Community West Bank will protect the privacy of information collected in accordance with applicable state, federal, and local laws. If you have any questions about the use of your personal information or would like to receive this notice in a different format to accommodate a disability, please contact Customer Service at (800) 298-1775 or email us directly at customerservice@communitywestbank.com.

Community West Bank does not sell or share your Personal Information.

Schedule Of Fees

The following fees apply to **Checking, Savings, NOW Accounts and Money Market Accounts.**

Statements

Duplicate Statement Prepared	\$10.00
Custom Image Statement	\$10.00
Additional Statement	\$5.00
(Mailed to alternate account holder and authorized parties)	
<i>Statements outside 12 months will be at research rate</i>	

Telephone Transfers

After 3 Per Month	\$2.00
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Legal Process Fees

Garnishments, Levies and Liens	\$100.00
Deed of Reconveyance, Full/Partial	\$45.00
Notary Per Signature	\$15.00

Wire Transfers

Incoming Domestic Wire Transfer	\$20.00
Outgoing Domestic Wire Transfer	\$30.00
Incoming International (Foreign) Wire Transfer	\$20.00
Outgoing International (Foreign) Wire Transfer	\$40.00

Outgoing Wire Transfer Fees for Cash Management Customers can be reduced by \$10.00 if completed through Online Banking

Safe Deposit Box (Annual Rent)

2x5	\$32.00
3x5	\$45.00
4x5	\$55.00
5x5	\$68.00
3x10	\$75.00
4x10	\$85.00
5x10	\$95.00
6x10	\$105.00
10x10	\$165.00
10x15	\$195.00
Safe Deposit Box Key Deposit	\$20.00
Key Replacement Per Box	Actual Cost
Forced Entry Per Box	Actual Cost

Size varies by location, refer to Safe Deposit Box Schedule of Fees

IRA

Annual Custodial Maintenance	\$20.00
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Collections

Domestic Incoming/Outgoing	\$25.00
Foreign Outgoing	\$40.00

Currency

Special Cash Order	\$20.00
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Foreign Currency

Foreign Currency Expedited Overnight	\$15.00
Foreign Currency Buyback (less than \$300)	\$10.00

Stop Payments

Stop Payment	\$30.00
<i>Can be reduced by \$10.00 if completed through Online Banking (does not apply to renewals)</i>	
Stop Payment Renewal for 6 Months	\$20.00

Night Deposit (Key Required)

Annual Fee (Includes Key)	\$30.00
Night Deposit Small Bag (Supplies)	\$0.35
Night Deposit Key Replacement	Actual Cost

Non-Sufficient Funds

Checking accounts overdrawn less than \$50.00 will not be charged a paid, returned item, or advance fee.

Consumer Accounts

NSF (Overdraft Fee)	\$25.00
Maximum Charge (4) Per Day	\$100.00
NSF (Returned Item Fee)	\$10.00
Maximum Charge (4) Per Day	\$40.00

Non-Consumer Accounts

NSF (Overdraft Fee)	\$25.00
Maximum Charge (8) Per Day	\$200.00
NSF (Returned Item Fee)	\$10.00
Maximum Charge (8) Per Day	\$80.00

ATM/Debit Card

Foreign ATM Fee	\$3.00
ATM or Debit Card Replacement	\$8.00
Debit Card "Rush Order"	\$47.00
Debit Card "Rush Order" Saturday Delivery	\$62.00

Advance Fee

Overdraft Protection Transfers	
(Checking/Savings Accounts)	No Charge
Community Credit Line, Small Business Line of Credit,	
Quick Business Credit	\$10.00

Personal Online Banking

Online Banking	Free of Charge
Bill Pay	No Monthly Charge
Zelle® (person-to-person payments)	Free of Charge

Business Online Banking

Business Online Banking	Free of Charge
Business Bill Pay	No Monthly Charge

Research

Research/Statement Reconciliation (Per Hour)	\$50.00
Research Minimum	\$50.00
Research Items (Per Copy)	\$3.00

Checks (Each)

Cashier's Checks	\$10.00
Cashier's Checks (Non-Customers)	\$15.00
Check Cashing (Non-Customers)	\$5.00
Counter Checks	\$1.00
Copies of Checks	\$3.00
Check Orders	Prices Vary
<i>Shipping and Handling Fees May Apply</i>	
Deposit Correction	\$5.00
Redeposited Item Fee	\$3.00

MICR Encoding Rejects

After 10 Rejected Checks (Per Item)	\$0.75
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Other Fees and Charges

Medallion Stamp	\$15.00
Signature/Endorsement Guarantee	\$10.00
Escheatment Processing Fee	\$2.00
Credit Card Processing Fee (Non-Customers)	\$25.00
Verification of Deposit	\$10.00

This Schedule of Fees supersedes those listed in any disclosure that you have received in prior notifications. Information contained herein is subject to change. **Rev. 7/19/24**

Community West Bank

Investing in Relationships

Corporate Headquarters

7100 North Financial Drive
Suite 101
Fresno, CA 93720

Customer Service

(800) 298-1775
(559) 298-1775

Proudly serving 31 unique Central California communities

Bakersfield

Campbell

Caruthers

Clovis

Coalinga

Exeter

Firebaugh

Folsom

Fowler

Fresno

Goleta

Kerman

Lodi

Madera

Mendota

Merced

Modesto

Oakhurst

Oxnard

Paso Robles

Prather

Roseville

Sacramento

San Joaquin

San Luis Obispo

Santa Barbara

Santa Maria

Stockton

Taft

Ventura

Visalia

Visit www.communitywestbank.com
for Locations and Hours

Community West Bank
Investing in Relationships

