



April 1, 2026

Dear Valued Client,

We are pleased to announce that the merger of United Security Bank and Community West Bank has been finalized as of April 1, 2026, bringing our two strong community banks together as one.

For over 45 years, we have been privileged to serve the financial needs of clients in Central California. Our two banks share the same values: a strong commitment to client relationships, care for our team members, and a personal connection to the communities we serve.

On behalf of our Board of Directors, our Executive Team, and our employees, welcome to Community West Bank.

This partnership reflects the strength of two relationship-focused community banks, each with deep roots in Central California and a shared commitment to serving our clients, businesses, and communities. Together, we are building a stronger community bank with expanded resources, greater lending capacity, and a broader presence across Greater Sacramento, the San Joaquin Valley, and the Central Coast.

We understand that this transition may bring questions. Please know that we are here to support you. On page two, you will find Important Information outlining what to expect. Our team of experienced bankers is committed to providing the same high level of service and personal attention you have come to expect from United Security Bank.

Thank you for your continued trust and the opportunity to serve you. We are honored to welcome you to Community West Bank and look forward to building lasting relationships together.

Sincerely,

A handwritten signature in black ink, appearing to read "James J. Kim", is placed below the word "Sincerely,".

James J. Kim
CEO and President
Community West Bancshares
Community West Bank

IMPORTANT INFORMATION:

What does the merger mean for my banking relationship?

For now, it is business as usual. Your accounts, services, and banking experience will continue as they do today until systems are fully integrated in **summer 2026**. We are committed to making this transition as smooth and seamless as possible, and we will communicate with you every step of the way.

Quick Facts for United Security Bank Clients:

Your Day-to-Day Banking Remains the Same

Continue banking at United Security Bank locations as you do today. Your bankers and relationships remain the same.

- Your account numbers, debit cards, checks, ITM/ATM access, online banking, and FDIC insurance will remain the same at this time.
- You will continue to have full access to your accounts, funds, and services as usual. Direct deposits, automatic payments, and recurring transactions will continue to process as usual.
- We will continue to provide the relationship-based banking and local decision-making you are accustomed to.

Online Banking & Website

Access your online banking accounts through www.unitedsecuritybank.com. Your online banking experience, products, and services will remain the same at this time.

- Please be aware that some pages on the www.unitedsecuritybank.com website may redirect you to www.communitywestbank.com to provide the most up-to-date information.

Community West Bank Locations

Community West Bank Banking Centers will not be able to process your transactions until after systems are fully integrated in **summer 2026**.

Signage Updates

You will begin to see Community West Bank signage (exterior, ITM/ATM and interior) appear at United Security Bank locations through the coming months.

Systems Conversion – Summer 2026

A detailed **Information Guide** will be provided well in advance of the planned systems conversion. This guide will walk you through any changes and ensure you are fully prepared. Our team of bankers will assist you throughout the transition.

If anything will affect your accounts prior to systems conversion in **summer 2026**, you will receive advance communication explaining what to expect.

Stay Informed

A dedicated **Merger Information webpage** has been created to provide you with the latest updates, important information, and helpful resources throughout this transition. Visit the Merger Information Page at www.communitywestbank.com.