



Dear Valued Client:

I am pleased to announce that Americas United Bank has merged with Bank of Southern California. I hope that you will find great value in the superior service and in market expertise that the combined teams at Bank of Southern California and Americas United Bank will deliver. We look forward to working with you and supporting your banking needs.

Bank of Southern California's merger with Americas United Bank was completed on August 1, 2018, following which all locations will operate under the name Bank of Southern California.

Adriana M. Boeka, former President and CEO of Americas United Bank, has joined Bank of Southern California's Board of Directors.

There will be no immediate impact to your accounts at this time. You will continue to conduct your banking just as you have in the past and will be greeted by the same familiar faces that you've grown accustomed to doing business with. Systems conversion is planned for fourth quarter 2018. In the coming months, you will receive information concerning new banking policies which will include: access to additional products and services, personalized banking services, increased number of branches, and more.

On behalf of all of us at Bank of Southern California, we thank you for your patience and our team is looking forward to serving you more efficiently.

Sincerely,

A handwritten signature in black ink, appearing to read "N. Rogge", is positioned above the typed name.

Nathan Rogge  
President & Chief Executive Officer  
Bank of Southern California