



PACIFIC PREMIER
BANK

September 6, 2013

Dear Valued Client,

We would like to welcome you to Pacific Premier Bank. We anticipate completing the full transition of your accounts to the Pacific Premier Bank network on Monday, October 7, 2013. Once this is complete you will enjoy access to a wider array of banking products and services, including mobile banking and much more through our thirteen convenient southern California locations.

On October 7, 2013, your San Diego Trust Bank accounts will become Pacific Premier Bank accounts.

We have converted your account based upon your current account features to the comparable Pacific Premier Bank account. Enclosed you will find the following information to ensure a smooth transition:

- **A Quick Reference Guide** which highlights the features of the Pacific Premier Bank account that your account has been converted to. If you prefer a different account, please contact a branch representative and they will be happy to assist you.
- **Account Transition Information** where you can find pertinent information about your account number, statements, direct deposit and more.
- **An Account Agreement** brochure which outlines the terms and conditions that govern your accounts with us.
- **An Account Details** brochure which contains the fee schedule that will apply to your accounts.
- **A Privacy Notice** which fully explains our Privacy Policy.

We are grateful for your business and appreciate the opportunity to serve you. Your business is important to us and we want to thank you for your continued support. If you have any questions, please contact your branch representative.

Sincerely,

Steven R. Gardner
President and CEO



ACCOUNT TRANSITION INFORMATION

IMPORTANT DATES AND TIMES

Thursday, October 3, 2013

- At 10:00 a.m. PST, the Bill Payment system will be offline and unavailable.
- At 6:00 p.m. PST, the Remote Deposit Capture system will be offline and unavailable.

Friday, October 4, 2013

- At 6:00 p.m. PST, the Online Banking system will be offline and unavailable.

Monday, October 7, 2013

At 9:00 a.m. PST, the following systems will be online and available:

- Online Banking
- Business eBanking
- Remote Deposit Capture
- Online Bill Payment

CONVERSION ASSISTANCE

Beginning Monday, October 7, 2013:

- You can call our Conversion Hotline from 8:00 a.m. to 5:00 p.m. Monday through Sunday to assist you with any conversion questions you may have. Please contact us toll free at 855.343.4070.
- Call or visit any of our branches during our normal business hours.

ACCOUNT INFORMATION

Account Numbers

All checking, savings, certificate of deposit and retirement accounts will change to a 10-digit number consisting of your original account number preceded by two or three new digits.

Routing Number

The routing and transit number will change to 322285781.

Pre-printed Check Supply

You may continue to use your current supply of checks for one year. Check orders placed with Pacific Premier Bank after October 7, 2013 will be printed with the Pacific Premier Bank logo and new account number. If you order checks from somewhere other than Pacific Premier Bank, you will need to request a change to the new 10-digit checking account and routing and transit number: 322285781.

Statement Information

You will receive a statement for your checking and savings accounts dated October 4, 2013 that will reflect all activity on your account(s) since your last statement, including any interest earned through October 6, 2013.

All subsequent statements for checking and savings accounts will reflect the Pacific Premier Bank logo and new account number and will be mailed shortly after the end of each month.

All automatic transfers between your accounts will occur as scheduled. We encourage you to check each account to confirm your transfers continued as expected.

See other side

Direct Deposit/Automatic Payments or Deductions/Automatic Transfers

Any automatic transactions (direct deposit or payments/deductions) will continue without interruption during and after the conversion. We suggest that you follow up with any governmental agency, employer or other originator and advise them of your new account number and routing number.

MEDICARE, MEDI-CAL, OR MEDICAID: To avoid service interruption, these agencies require that you notify them directly of any account number and routing number changes.

Certificates of Deposit (CD)

The maturity, term and rate of your CD will remain unchanged until the CD's maturity date. Upon maturity, the CD will automatically renew into the comparable Pacific Premier Bank CD according to the terms and conditions in the enclosed Account Agreement, unless you initiate a change during the ten calendar-day grace period. Your renewing CD will earn interest at the rate in effect for the new term and you will receive quarterly statements.

Individual Retirement Account (IRA)

If you have a former San Diego Trust Bank Individual Retirement Account (IRA), Pacific Premier Bank has become your Retirement Plan Trustee.

ATM and Visa Debit Cards

Your current ATM/debit card will remain active through the expiration date and may be used surcharge-free at over 23,000 conveniently-located MoneyPass[®] network ATMs nationwide. You will receive a new Pacific Premier Bank ATM/debit card prior to the expiration date.

Credit Cards

Your current credit card will remain active through the expiration date. You will receive a new Pacific Premier Bank credit card prior to the expiration date.

Online Banking and Bill Payment

Online banking and Bill Payment services will be available on Monday, October 7, 2013 at 9:00 a.m. PST. All your existing payees and account information will be automatically set up in Pacific Premier Bank's bill payment system.

Please note any recurring transfers and recurring bill payments that have been set up will not carry over and will need to be reset on or after October 7, 2013. You will receive a separate mailing with more details about our online banking and bill payment services.

Safe Deposit Boxes

There is no change to your current safe deposit box number or keys. Please refer to the Account Details brochure for the schedule of fees that will be applicable after renewal.

FDIC Insurance

Deposits established with the former San Diego Trust Bank are insured separately from deposits at Pacific Premier Bank until December 26, 2013. This grace period gives you the opportunity to restructure your accounts if necessary.

Certificates of Deposit (CDs) established with the former San Diego Trust Bank are insured separately until the earliest maturity date after December 26, 2013. CDs that mature during the period of June 25, 2013 through December 26, 2013 and are renewed for the same term and the same dollar amount (either with/without accrued interest) continue to be insured separately until the first maturity date. If a CD matures during the period of June 25, 2013 through December 26, 2013 and is renewed on any other basis, it will be separately insured until December 26, 2013.