

ACCOUNT TRANSITION INFORMATION

IMPORTANT DATES AND TIMES

Thursday, April 9, 2015

• At 10:00 a.m. PST, the Bill Payment system will be offline and unavailable.

Friday, April 10, 2015

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

Monday, April 13, 2015

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, April 13, 2015:

- You can call our Conversion Hotline from 7:00 a.m. to 7:00 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.

Routing Number

The routing number will change to 322285781.

Pre-printed Check Supply

You may continue to use your current supply of checks for at least one year. Check orders placed with Pacific Premier Bank after April 13, 2015 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 number and routing number: 322285781.

Statement Information

You will receive a statement for your checking and savings accounts dated April 10, 2015 that will reflect all activity on your account(s) since your last statement, including any interest earned through April 12, 2015.

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 and each quarter respectively.

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

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. <u>To avoid any delay in your payments</u>, follow up with any governmental agency, employer or other <u>originator and advise them of your new account number and routing number</u>.

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.

Online Banking and Bill Payment

Online banking and bill payment services will be available on Monday, April 13, 2015 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.

<u>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 April 13, 2015.</u> Only one recurring bill payment per a given payee will carry over. Multiple recurring bill payments to the same payee other than the first one will not carry over. You will receive a separate mailing with more details about our online banking and bill payment services.

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 seven calendar-day grace period. Your renewing CD will earn interest, which is posted quarterly, at the rate in effect for the new term and you will receive quarterly statements.

Individual Retirement Account (IRA)

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

FDIC Insurance

Deposits established with the former Independence Bank are insured separately from deposits at Pacific Premier Bank until July 26, 2015. This grace period gives you the opportunity to restructure your accounts if necessary.

Certificates of Deposit (CDs) established with the former Independence Bank are insured separately until the earliest maturity date after July 26, 2015. CDs that mature during the period of January 26, 2015 through July 26, 2015 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 January 26, 2015 through July 26, 2015 and is renewed on any other basis, it will be separately insured until July 26, 2015.

Visa Debit Cards

Your current 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 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.

Safe Deposit Boxes

There is no change to your current safe deposit box number or keys. Please refer to the Fee Schedule for fees that will be applicable after renewal.