



November 15, 2018

Dear Valued Customer:

We are pleased to inform you of some upcoming changes here at First National Bank of Southern California (FNBsocal) which are expected to take place in the 4th Quarter of 2018 and the 1st Quarter of 2019.

- **Official Name Change; December 14, 2018.** The Bank's name will officially change from *First National Bank of Southern California (FNBsocal)* to *C3bank, National Association (C3bank)*. The new C3bank logo, as shown below, will be utilized in future advertisements and marketing materials. We believe this new identity will help to distinguish and differentiate our ever-evolving brand and banking institution.



"C3" represents our core values, which are Commitment to Customers and Community.

Please note this is solely a rebranding effort and is not reflective of any change in Bank ownership or other change in control and will not affect your current account status. The name change will be implemented over a few-month period; therefore, you may see both new and old logos simultaneously.

- **New Branch Opening; early Spring, 2019.** We will have a new flagship banking center located in downtown Encinitas. The banking center will offer branch services and includes a community center for business events and a digital training area to showcase new products and train customers on product launches.

We are excited to share these changes with you and look forward to providing more updates and enhancements in the near future. We hope you come to visit us!

If you have any questions or concerns or need assistance, please call Central Operations at 1-800-785-5991

Sincerely,

C3bank Management