

Welcome to Santa Cruz County Bank

Your Guide to important dates and information
about your new banking relationship



Welcome Lighthouse Bank Clients and Customers!

On April 6, 2020, Santa Cruz County Bank and Lighthouse Bank will be fully integrated as Santa Cruz County Bank. We have developed this Welcome Guide to answer any questions you may have and to foster a seamless transition for your new banking relationship.

This Guide includes Frequently Asked Questions (FAQs) regarding the status of business accounts, deposit accounts, IRAs, certificate accounts, loans, debit cards, and much more, including important, relevant dates. Plus, you'll find information regarding new products and services not previously offered by Lighthouse Bank, such as Business Mobile Banking, Health Savings Accounts and our network of ATMs.

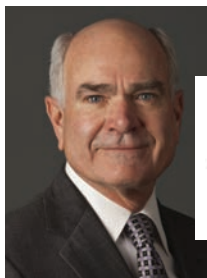
We are confident you will enjoy the enhanced experience of our two community banks coming together. For the past twelve years we have shared a culture of building relationships with clients, customers, and our community. Now, our combined resources allow us to better serve your financial needs and to devote more resources to the well-being of the communities we serve.

Every banking relationship is unique; you may have questions beyond the scope of this Guide. If you would like any further clarification whatsoever, please do not hesitate to call your Customer Service Team at 831.457.5000.

We hope you will take the opportunity to peruse this Guide for information that is relevant to you and your accounts. A copy of this Guide has been posted on the Merger Information page of both websites; www.lighthousebank.com and www.sccountybank.com, along with news and updates regarding the merger. We encourage you to check our websites for the most up-to-date information.

Santa Cruz County Bank will now have seven branches in Santa Cruz County and Santa Clara County/Silicon Valley. We hope you will take advantage of this added convenience and the opportunity to get to know our employees. We are, after all, a community within a community.

On behalf of our entire team, I extend you a warm welcome to Santa Cruz County Bank. It is our sincere pleasure to serve your banking needs.



Warmly,

David Heald, President & CEO

IMPORTANT DATES

► **WEEK OF MARCH 25:**

- Lighthouse Bank account holders will receive Santa Cruz County Bank debit cards by mail.

► **FRIDAY, APRIL 3:**

- Lighthouse Bank debit cards will be inactive after 3:00pm.
- Lighthouse Bank's online banking and mobile banking will be offline starting at 4:00pm.
- The Stevens Creek Boulevard Lighthouse Bank branch will be open until 5:00pm.
- The N. Pacific Avenue Lighthouse Bank branch will be open until 6:00pm.

► **MONDAY, APRIL 6:**

- Lighthouse Bank accounts are fully integrated into Santa Cruz County Bank.
- Your new Santa Cruz County Bank debit card is now ready for use.
- You can login to the Santa Cruz County Bank online banking system and set up your new profile.

See the FAQ's for important information about your new Santa Cruz County Bank services.

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FREQUENTLY ASKED QUESTIONS

Q: Why are my accounts moving to Santa Cruz County Bank?

A: Lighthouse Bank and Santa Cruz County Bank have completed a successful merger, which will operate as Santa Cruz County Bank.

Q: When will my accounts be transferred over to Santa Cruz County Bank?

A: A systems integration will be completed over the weekend of April 4-5, at which point your accounts will be transferred to Santa Cruz County Bank. In a small number of cases, account holders will be notified in advance, if the above timing of transfer needs to be accelerated.

Q: When will I be able to make transactions at Santa Cruz County Bank branches and ATMs?

A: On April 6, Lighthouse Bank customers can start making transactions at all Santa Cruz County Bank locations.

Q: Will my account numbers change?

A: No. Your account numbers will remain the same unless we have notified you otherwise.

Q: Will Lighthouse Bank branches be closing?

A: No. The two branches, Santa Cruz and Cupertino, will remain open as Santa Cruz County Bank. All signage will change to reflect the merger.

Q: Will branch hours be changing?

A: No. Branch hours will remain the same. Please visit us online at www.sccountybank.com for a complete listing of hours by location.

Q: Will branch phone numbers change?

A: No. All branch phone numbers will remain the same.

Q: What is the Santa Cruz County Bank website address?

A: Santa Cruz County Bank's website is www.sccountybank.com. After Friday, April 3, all Lighthouse Bank website visits will be redirected to Santa Cruz County Bank.

Q: Will the name of Lighthouse Bank change?

A: Yes. The name and logo of Lighthouse Bank will change to Santa Cruz County Bank starting April 6, 2020.

FREQUENTLY ASKED QUESTIONS

Q: Can I use my Lighthouse Bank checks after the merger?

A: Yes. Your Lighthouse Bank checks will be honored through December 30, 2020; however we recommend you order new checks in the next few months. When you re-order checks, you will receive new Santa Cruz County Bank checks.

▶ FAQS FOR ACCOUNTS

Q: What will happen to checking and savings accounts?

A: The current names, features and benefits of your Lighthouse Bank checking and savings accounts will not change, but will be converted to Santa Cruz County Bank accounts. For Analyzed Business Accounts, please refer to the previously mailed Change Notices and Fee Comparison for these accounts. Any new accounts opened on or after April 6 will be subject to the Terms and Conditions of Santa Cruz County Bank products.

Q: Can I open a new deposit account or loan at Santa Cruz County Bank prior to the April 6, 2020 transfer date?

A: Yes. You can apply for a loan from Santa Cruz County Bank prior to the transfer date. Please contact us about opening additional deposit accounts and we will advise you.

Q: What will happen to the beneficiaries I have designated on my accounts?

A: Your designated beneficiaries will remain the same. They will automatically transfer over to your new Santa Cruz County Bank accounts. If you wish to make changes prior to April 6, please contact any Lighthouse Bank or Santa Cruz County Bank branch.

Q: What will happen to my FDIC insurance if I have accounts at both banks?

A: Your deposits at both banks are covered by a special FDIC insurance rule that protects customers with a combined balance over the \$250,000 limit for at least six months after a merger or closing. For Certificates of Deposit, the FDIC allows the separate deposit insurance coverage to continue until the CD matures, so that you don't have to take a penalty for early withdrawal. For more information about FDIC coverage, visit www.fdic.gov or call toll-free 1.877.ASK.FDIC.

Q: What will happen to my IRAs and CDs?

A: Your rates and terms for IRAs and CDs will stay the same through maturity. At maturity, you will have the option of renewing them at the rates and terms being offered at that time.

FREQUENTLY ASKED QUESTIONS

► **FAQS FOR DEBIT CARDS, CREDIT CARDS, AND SAFE DEPOSIT BOXES**

Q: When will I receive a new debit card?

A: You will receive a new Santa Cruz County Bank debit card on or after March 25. On April 3, your Lighthouse Bank Debit Card will be inactivated after 3:00pm. You may begin using your new Santa Cruz County Bank Debit Card on April 6 after 6:00am.

You will need to activate your new Santa Cruz County Bank debit card. To activate your debit card and select your PIN, please call 800.992.3808. You can activate your card prior to April 6.

VERY IMPORTANT: If you have automatic, recurring debits set up on your account, be sure to provide the new card number and expiration date to every vendor that directly debits your account (merchants, auto bill payments, online wallets and/or merchant websites).

Q: Will my debit card ATM transactions remain surcharge free?

A: Yes. Your debit card will remain surcharge free. Santa Cruz County Bank does not charge a fee for the use of ATMs at other banks; however, other banks may charge a fee for using their ATM and you will see these charges with a credit back from us to reverse such charges on your monthly statement.

Q: What will happen to my Lighthouse Bank SecureLOCK settings for my debit card?

A: The SecureLOCK service will be discontinued on April 3; however, Santa Cruz County Bank offers two alternatives for protecting your debit card, directly from your smartphone: The My County Mobile app and CardValet app. Both the My County Mobile app and CardValet allow you to turn your card on or off any time. My County Mobile and CardValet are available in the App Store (for iPhone) and on Google Play (for Android).

Q: What will happen to my Lighthouse Bank credit card?

A: You may continue to use your Lighthouse Bank credit card until further notice. Santa Cruz County Bank offers credit cards through TCM Bank, N.A., subject to credit approval. Please visit our website to compare credit card features and apply for a new card for personal or business use:
Personal: www.sccountybank.com/personal_creditcard.cfm
Business: www.sccountybank.com/business_creditcards.cfm

FREQUENTLY ASKED QUESTIONS

Q: What will happen to my safe deposit box at Lighthouse Bank?

A: Your Safe Deposit box will remain in the same location and will be accessible with the same key.

► **FAQS FOR BUSINESS MERCHANT ACCOUNT SERVICES**

Q: What will happen to my Direct Link Merchant system?

A: If you are currently using this system, our Merchant Services Team will contact you directly about converting your Direct Link Merchant to Santa Cruz County Bank's "Fast Track!" remote deposit capture services. Your equipment will remain the same.

Q: What will happen to my Merchant Services account?

A: If your business accepts credit card payments through Merchant Services, your service will continue under 360 Payment Solutions. However, you will need to provide them with Santa Cruz County Bank's routing number (121143736) in order for credits and debits to be made on your account.

► **FAQS FOR ACCOUNT STATEMENTS AND LOAN BILLING STATEMENTS**

Q: Will there be changes to my account statement?

A: The appearance will change, but the information will be the same. Check images and electronic statements are available within Online Banking. Please note that you will receive a final account statement from Lighthouse Bank, reflecting April 3 as the closing date.

Q: Will I continue to receive the same monthly statement for my loan?

A: Yes. You will receive an invoice statement each month with the same information as your current statement. Your first billing statement will include all activity on your account since the last statement was generated. Please note that you will receive a final account statement from Lighthouse Bank, reflecting April 3 as the closing date. This is not a billing statement.

► **FAQS FOR ONLINE BANKING, BILL PAY, AND MOBILE BANKING**

Q: Will I be able to access my accounts through Lighthouse Bank's online banking?

A: On April 3 at 4:00pm, you will no longer have access to Lighthouse Bank's online banking system. We will be sending email communications and messages to all users through the Lighthouse Bank online banking portal to ensure a smooth transition to the Santa Cruz County Bank online banking system. These communications will include step-by-step instructions

FREQUENTLY ASKED QUESTIONS

for login. If you do not receive these instructions, please email us ebanking@sccountybank.com or call 831.457.5000.

For a preview of your new online banking experience, we invite you to visit the Santa Cruz County Bank Education Center:

For Businesses: www.sccountybank.com/education_business.cfm

For Individuals: www.sccountybank.com/education_personal.cfm

The Education Center contains videos and product demos that provide a “click thru” user experience. We will also be happy to assist you in person at any of our branches.

Q: When will I be able to see my Lighthouse Bank accounts through Santa Cruz County Bank’s online banking service?

A: On April 6 after 6:00am, you will be able to login to Santa Cruz County Bank’s online banking services.

Q: Will I be able to view my transaction history from Lighthouse Bank in Santa Cruz County Bank’s online banking?

A: Yes. Your transaction history will be available dating back 18 months. We recommend you save any historical information and statements prior to April 3.

Q: Will I have access to my Account eStatements in Santa Cruz County Bank’s online banking?

A: Lighthouse Bank Account Statements (prior to April 2020) will not be available in the Santa Cruz County Bank online banking system. We recommend you sign in to your Lighthouse Bank online banking and download all Account Statements prior to April 3. Santa Cruz County Bank offers eStatements through online banking at no charge. You will be automatically enrolled in eStatements through online banking and will have access to your Account Statements on a go-forward forward basis.

Q: Will my Bill Payments be automatically transferred from Lighthouse Bank to Santa Cruz County Bank?

A: The payees that you have currently set up on Bill Pay through Lighthouse Bank will transfer over to Santa Cruz County Bank’s Bill Pay service; however, your payment history will not be available in the new system. We recommend documenting or printing out past payment history.

FREQUENTLY ASKED QUESTIONS

Need a hand with the new Santa Cruz County Bank online banking system? Visit our Education Center at www.sccountybank.com for detailed instructions and educational tutorials or contact us directly.

Q. What happens to my Lighthouse Bank Mobile Banking app?

A. Your Lighthouse Bank Mobile Banking app will be discontinued on April 3 after 3:00pm.

Q: How do I set up Santa Cruz County Bank’s Mobile Banking apps after April 6?

A: Personal: Search for the “My County Mobile Banking” app for smartphones and download it to your phone through Google Play (for Android) or the App Store (for iPhone). Once you have downloaded the app, simply log in with your Santa Cruz County Bank personal online banking username and password. Visit our Education Center at www.sccountybank.com to watch our Mobile Banking educational video and try out the “click-thru” demo.

Business: Go to our website: www.sccountybank.com/mybusiness_mobile.cfm to request activation for “My Business Mobile.” Then, search for the My Business Mobile Banking app and download it to your smartphone through Google Play (for Android) or the App Store (for iPhone). Once you have downloaded the app, simply log in with your Santa Cruz County Bank personal online banking username and password. Visit our Education Center at www.sccountybank.com to watch our Business Mobile Banking educational video and try out the “click-thru” demo.

► **FAQS FOR DIRECT DEPOSIT AND ACH PAYMENTS**

Q: What is Santa Cruz County Bank’s routing number?

A: The routing number is 121143736.

Q: I have recurring automatic debits and/or credits set up on my accounts at Lighthouse Bank. What do I need to do?

A: Santa Cruz County Bank will honor any ACH debits and credits and route them to your account through December 30, 2020. Your account number will not change, but the routing number will. Your new routing number will be 121143736. **VERY IMPORTANT:** You will need to contact companies that automatically deposit to or withdraw payments from your account. Be sure to let them know that the new routing number, 121143736, will not be effective until April 6.

FREQUENTLY ASKED QUESTIONS

Q: What will happen to my direct deposit from my employer?

A: Santa Cruz County Bank will honor any ACH deposits and will route them to your account through December 30, 2020. **VERY IMPORTANT:** You will need to contact your Employer's Payroll Department and give them your Santa Cruz County Bank account number and routing number, 121143736, to avoid any account disruptions.

Q: What will happen to my Social Security direct deposits?

A: Santa Cruz County Bank will continue to accept your direct deposits from Social Security through December 30, 2020. **VERY IMPORTANT:** You will need to contact the Social Security Administration office and give them Santa Cruz County Bank's routing number, 121143736, to avoid any account disruptions. It may take up to 180 days for the Social Security Administration to update this information.

You can change your Social Security direct deposit information from Lighthouse Bank to Santa Cruz County Bank through any of the following options:

1. Online – Visit the Social Security website at ssa.gov and select the “my Social Security” link.
2. Call the Social Security Offices at 800.772.1213 (TTY 800.325.0778).
3. Visit a Social Security Office: 169 Walnut Avenue, Santa Cruz, CA 95060 / 180 Westgate Drive #301, Watsonville, CA 95076 / 280 S First Street, San Jose, CA 95113 / 770 W Hamilton Avenue, Campbell, CA 95008

► FAQs FOR LOAN SERVICES

Q: What will happen to the rate and term of my loan?

A: Your loan account will retain its existing terms and conditions.

Q: Will my loan number change?

A: No. Your loan number will remain the same.

Q: What will happen to my automatic loan payment?

A. If your payment is set up through your Lighthouse Bank checking account, then your automatic loan payment will continue as scheduled. If your loan payment is set up through another financial institution or provider, you will need to contact them with the routing number, 121143736, for Santa Cruz County Bank, effective April 6.

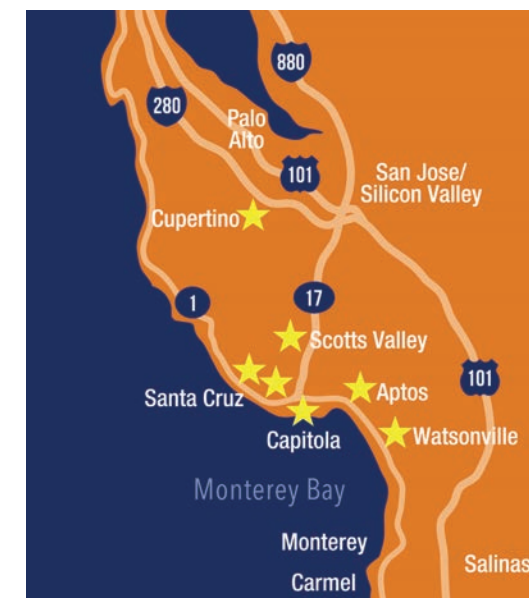
LOCATIONS & ATMS

► BANKING LOCATIONS

Full Service Banking Offices	Address	Number of ATMs	Night Depository	Phone number
Aptos	7775 Soquel Drive Aptos, CA 95003	1	1	831.662.6000
Capitola	819 Bay Avenue, Ste D Capitola, CA 95010	1	1	831.464.5300
Cupertino	19240 Stevens Creek Blvd. Cupertino, CA 95014	0	1	408.200.2880
Santa Cruz	75 River Street Santa Cruz, CA 95060	2	1	831.457.5000
Santa Cruz	2020 N Pacific Avenue Santa Cruz, CA 95060	0	1	831.600.4000
Scotts Valley	4604 Scotts Valley Drive Scotts Valley, CA 95066	1	1	831.461.5000
Watsonville	595 Auto Center Drive Watsonville, CA 95076	1	1	831.761.7600

► ADDITIONAL ATM & NIGHT DEPOSITORY LOCATIONS

Self Service Kiosks	Address	Number of ATMs	Night Depository	Cut Off Time
Deluxe Foods	783-25 Rio Del Mar Blvd. Aptos, CA 95003	1	1	4:00pm
Dominican Hospital	1555 Soquel Drive, Santa Cruz, CA 95062	1	1	4:00pm



HOURS & NEW OPTIONS

▶ **SANTA CRUZ COUNTY BANK'S BRANCH HOURS**

Monday – Thursday 9:00am-5:00pm

Friday 9:00am-6:00pm at all locations except Cupertino, which closes at 5:00pm

▶ **CUSTOMER SERVICE HOURS**

Our Customer Service team is available by calling 831.457.5000

Monday - Thursday, 8:00am-5:00pm; Friday, 8:00am-6:00pm

▶ **AFTER APRIL 6, YOU CAN TAKE ADVANTAGE OF MORE PRODUCTS AND SERVICES NOT OFFERED BY LIGHTHOUSE BANK.**

ATM's – Santa Cruz County Bank's network of 8 ATM's within Santa Cruz County allows for cash withdrawals, balance information, transfers, and cash and check deposits without the need for deposit slips or envelopes.

Health Savings Accounts – A Health Savings Account is a tax-advantaged personal account that allows you to pay for medical expenses and save for future medical expenses. It is FDIC insured for safety and peace of mind. For more information and eligibility requirements, visit our website: https://www.sccountybank.com/health_savings.cfm.

Business Mobile Banking App with Mobile Deposit – Check account balances, deposit checks and manage your business accounts on the go through your mobile device.

Positive Pay for Business Accounts – Positive Pay is a safe and simple way to manage issued checks and provide maximum fraud protection for your business. Visit our Education Center to learn more about this product.

Lending – Farm Service Agency loans through the USDA, Farmer MAC, and Private Sector Loans for Uninterrupted Power Sources for eligible businesses (in partnership with Monterey Bay Community Power).

*All times are Pacific Time

ABOUT SANTA CRUZ COUNTY BANK

At Santa Cruz County Bank, we are proud to be a local community bank. We believe a region as unique as ours deserves an equally unique approach to banking.

With this in mind, the first Santa Cruz County Bank branch was opened in 2004 to serve the needs of Santa Cruz County businesses and individuals. Locally owned and operated, our bank has enjoyed success, thanks to our outstanding employees, our ever-growing suite of banking services, our relationship banking professionals, and of course, our loyal clients and customers.

Any bank can lend you money. Our unique advantage is in building relationships. So we can provide our clients with informed and creative financial solutions, based on the details of their current situation and our understanding of their future plans.

As a community bank, we are motivated to help local businesses succeed. Bottom line – we make loans when other banks make excuses. That's the beauty of working with Santa Cruz County Bank. Chalk it up to local knowledge and the entrepreneurial spirit that inspired us to start up a bank in the first place.

Despite our business banking expertise, many of our customers rely on us for their personal banking. We offer all the conveniences of remote banking from wherever you are, but we're always pleased when customers visit one of our branches to make a withdrawal or deposit. Or just to say hello.

With our merger with Lighthouse Bank, we are now a larger, stronger community bank. Going forward, we pledge to continue investing our resources, as entrusted to us by the community, to advance business growth, affect positive change, and stimulate economic vitality in the communities we serve.



sccountybank.com



MEMBER
FDIC