



## Frequently Asked Questions about the Merger

**Q: Is Bank of Alameda merging with Bank of Marin?**

A: At the close of business on November 29, 2013, NorCal Community Bancorp and its subsidiary Bank of Alameda officially became part of Bank of Marin, and Bank of Alameda customers became Bank of Marin customers.

**Q: Why have both banks decided to take this action?**

A: This is a terrific opportunity for both Bank of Marin and Bank of Alameda to broaden and strengthen their footprint in the Bay Area and combine two well respected community banks, whose core values and cultures are similar. By joining together, customers will have expanded products and services, shareholders will have the opportunity for increased value, and local communities will continue to be supported.

**Q: Who is Bank of Marin?**

A: Bank of Marin was founded in 1989 on the principles of community commitment and legendary service and has grown into one of the strongest and most respected community banks in the U.S. Headquartered in Novato, CA, it is the leading community and business bank in Marin County, offering business and personal banking, private banking and wealth management services. With a focus on supporting local businesses and nonprofits, the Bank has 16 retail branches, including 10 in Marin County, 3 in Petaluma, and 1 in each one of the cities of Sonoma, Napa and Santa Rosa. The Bank also operates four commercial loan offices located in San Francisco, Napa, Santa Rosa and Novato.

Bank of Marin has received a "Superior 5 Star" rating by Bauer Financial for the past fourteen years and has won "Top Corporate Philanthropist in the Bay Area" since 2003. Bank of Marin Bancorp, parent company of Bank of Marin, currently has assets of \$1.4 billion and is traded on the NASDAQ stock market under the ticker symbol BMRC.

**Q: When will I become a Bank of Marin customer?**

A: At the close of business on November 29<sup>th</sup>, you became a Bank of Marin customer. However, please continue to bank at the same branches, on-line banking website, and ATMs you use today, as well as continue to make your loan payments as usual. Please note that Bank of Alameda's existing account agreements and all other contracts will continue to govern your account(s). The system conversion is currently scheduled for early March, which is when your account(s) will be converted to the Bank of Marin system. We will notify you in writing well in advance of this conversion about any specific changes to your account(s) and other services.

**Q: Will my branch close?**

A: We do not anticipate any branch closures at this time and you can expect the same staff to serve you. Starting January 1, 2014, banking hours will be Monday – Friday from 10:00am – 6:00pm, and there will be no Saturday hours.

**Q: Will the name "Bank of Alameda" change to "Bank of Marin"?**

A: Starting December 2, 2013 the Oakland and Emeryville locations will be rebranded as Bank of Marin offices. The two Alameda branches will remain Bank of Alameda, a part of Bank of Marin, for the near future. Please note that Bank of Alameda's existing account agreements and all other contracts will continue to govern your account(s). We will notify you in writing prior of any changes to your account(s) or services.



**Q: Will the bank remain a community bank?**

A: The founding principles of Bank of Marin are based on community support and involvement. We believe that our dedication to local communities has helped fuel success for local businesses, individuals and families, as well as our own success and growth. No matter how much we grow, we intend to operate as a community bank.

**Q: Will I see changes to my Bank of Alameda accounts?**

A: There will be no changes to your account(s) until the system conversion takes place in early March of 2014. You will receive communication about any specific changes to your account(s) well in advance of that date. For now please continue to bank as usual, using your Bank of Alameda debit card, checks & deposit slips, website, and online banking. You should also continue to make any loan payments as usual. We will contact you well in advance about any changes to your account(s) and services. We are focused on ensuring a smooth transition.

**Q: Can I do my banking at a Bank of Marin branch?**

A: Until the system conversion takes place in early March of 2014, no Bank of Marin branch will be able to view and access your account(s). You can use the ATMs at a Bank of Marin branch just as you would any other bank's ATM.

**Q: Can a Bank of Marin customer bank at a Bank of Alameda branch?**

A: Until the system conversion takes place in early March of 2014, no Bank of Alameda branch will be able to view and access any Bank of Marin account(s). Customers can use the ATMs at any Bank of Alameda branch just as they would any other bank's ATM.

**Q: How will the merger benefit me?**

A: The combined institutions will be able to offer an expanded line of products and services, such as wealth management, higher commercial lending limits, expanded business cash management services, plus additional branches throughout the North Bay. Shareholders will have increased value, and local nonprofits and communities will continue to be generously supported.

**Q: Is there anything I need to do now?**

A: No, there is nothing you need to do at this time. For now please continue to bank as usual, using your Bank of Alameda debit card, checks & deposit slips, website, and online banking. You should also continue to make any loan payments as usual. We will contact you well in advance about any changes to your account(s) and services. We are focused on ensuring a smooth transition.

**Q: What should I do if I have questions?**

A: We realize this upcoming change may generate some questions. Please contact your Bank of Alameda relationship officer or Branch Manager, or call the Customer Service center for any questions about your account(s).

Customer Service Center (9am – 5pm Monday through Friday): 510-748-8000

Bill Pay Support: 1-800-877-8021

Telephone Banking: 866-725-4330

Lost/Stolen Debit Card Reporting: Business Hours: 510-748-8000 After Hours: 800-554-8969

You can also visit the websites of either Bank of Marin or Bank of Alameda to learn more:

[www.bankofalameda.com](http://www.bankofalameda.com) and [www.bankofmarin.com](http://www.bankofmarin.com)

