Grandpoint. Bank smart. Build trust.

FREQUENTLY ASKED QUESTIONS

for former Gilmore Bank clients

Q Will the existing Los Angeles and La Canada offices remain open?

A *At this time, it will be business as usual at both offices.*

Q Will the staff remain the same at the bank?

A *You can expect to see familiar faces when you walk into your branch.*

Q Will the phone numbers remain the same?

A *Yes, you may continue to contact the Los Angeles and La Canada offices at the following numbers:*
***Los Angeles** – (323) 549-2100*
***La Canada** – (818) 952-8090*

Q Will I still be able to work with someone from my branch if I have questions about my account?

A *Yes, if you have a question regarding your account, you may contact your banking office directly.*

Q How will I be affected by this transition?

A *With the exception of the name change, the merger should be transparent to you. You do not need to make any changes in the way you conduct your banking at this time. You should continue to use your existing checks, access your online banking through the Gilmore Bank website, and make your loan payments as you always have. In the coming weeks, we'll advise you of any changes or enhancements to products and services you are currently using.*

Q Will any of the terms or conditions of my loan change?

A *No, the terms of your existing loan agreement will not change.*

Q Where do I make my loan payments?

A *You should continue to make your loan payments as you do now.*

Q How will the transition of Gilmore Bank affect my loan in process, approval or funding?

A *There will be a seamless transition and delays will not occur.*

Q Will you change the interest rate on my certificate of deposit?

A *The terms of your current certificate of deposit will not change.*

Q Will you change the rates on my checking, savings or money market accounts?

A *Rates on checking, savings and money market accounts are currently variable and will remain variable. Grandpoint will be offering competitive rates for all of these accounts.*

Q What happens to my automatic deposits and withdrawals (like Social Security, pensions and insurance payments)?

A *At this time, your automatic deposits and withdrawals will be unaffected. When we complete the consolidation of our operating systems in December, we will inform you of any changes you may need to make.*

Q What happens to my merchant service?

A *At this time, no action is required on your part. After we complete the consolidation of our operating systems in December, your provider will need to begin using a new ABA routing number for your deposits and withdrawals. We will keep you informed of these changes and will provide the new routing number to you.*

Q Will the fees and charges remain the same?

A *After we complete the consolidation of our systems in December, we anticipate there will be changes to some of the fees and charges you are now paying. We'll notify you in advance of any changes.*

Q Will my deposit account number(s) change?

A *No, your deposit account numbers will remain the same. We will be merging our processing systems in December, so you'll start to see some changes to your account statements at that time. We'll be sure to keep you informed of any changes that will affect you.*

Q Will I need to order new checks?

A *No. You may continue to use your existing Gilmore Bank checks. If you order your checks through your banking office, the Grandpoint Bank name and routing number will automatically appear on the checks when you reorder.*

If you order your checks or deposit slips from a third party vendor, you will need to contact your banking office for assistance when it is time to reorder since new instructions may apply.

Q Can I still use my Gilmore Bank ATM/debit card?

A *Yes, you should continue to use your existing ATM/debit card until we merge our operating systems in December. Prior to that date, you will receive a new Grandpoint Bank ATM/debit card and, separately, a new PIN. We'll be sure to keep you informed about this change. Grandpoint does not charge any ATM or debit card fees.*

Q Can I continue to use the telephone banking service?

A *Yes. When we merge our systems in December, you'll then begin to use Grandpoint's InTouch telephone banking. We'll keep you informed about this change.*

Q Do I have to make any changes to my online banking set-up?

A *No, at this time your online banking account(s) will not change. You should continue to access all of your online features through the Gilmore Bank website. Once the consolidation of our operating systems is complete on Monday, December 9, you will access your online banking account on the Grandpoint Bank website. In advance of that date, you will receive detailed information regarding our online banking services.*

Q Can I continue to use my online bill payment service?

A *Yes, you should continue to access your online bill payment service through the Gilmore Bank website. Once our systems are merged, as of Monday, December 9, you will access your existing bill payment service from the Grandpoint Bank website.*

Q Does Grandpoint have other offices where I can transact business?

A *After we merge our operating systems in December, you will be able to bank at any Grandpoint office.*

Grandpoint Bank
Los Angeles Headquarters, 355 South Grand Avenue, Suite 2400
Brentwood (West Los Angeles), 11661 San Vicente Blvd.
Encino, 16861 Ventura Blvd., Suite 100
Irvine, 2600 Michelson Dr., Suite 1200
Orange, 1045 W. Katella Blvd.
South Bay, 1960 East Grand Ave., Suite 1200

Regents Bank, *a division of Grandpoint Bank*
La Jolla, 875 Prospect St.
San Diego, 501 W. Broadway, Suite 550
Escondido, 800 W. Valley Parkway, Suite 100
Vista, 905 S. Santa Fe Ave.
Vancouver, Wash., 2001 SE Columbia River Dr.

Bank of Tucson, *a division of Grandpoint Bank*
Tucson (Main), 4400 E. Broadway Blvd., Suite 112
Tucson (Northwest), 6400 N. Oracle Rd.

Q Who is Grandpoint Bank?

A *Grandpoint Bank is a wholly owned subsidiary of Grandpoint Capital. The bank was launched in June 2010 and focuses on serving small to mid-sized businesses and their owners, professionals and entrepreneurs. The bank, which includes two divisions, Regents Bank and Bank of Tucson, has total assets of approximately $1.8 billion. It operates six Grandpoint Bank offices in Los Angeles and Orange counties; four Regents Bank offices in San Diego County and one in Vancouver, Wash.; and two Bank of Tucson offices in Tucson, Ariz. Grandpoint Bank is headquartered in downtown Los Angeles.*

Q Why did Gilmore Bank merge with Grandpoint?

A *The resources and capital that Grandpoint brings to the merger will enable Gilmore Bank to offer enhanced product capabilities and support higher credit limits, which will benefit Gilmore's existing customers and help attract new business. Grandpoint and Gilmore are an especially good match for a merger because both banks share the same commitment to highly personalized customer service.*

Q Where can I learn more about Grandpoint Bank?

A *We invite you to visit our website at www.grandpointbank.com.*