

Frequently Asked Questions about the Merger

Q: Is Bank of Napa merging with Bank of Marin?

A: On November 21, 2017, Bank of Marin acquired Bank of Napa and Bank of Napa customers became Bank of Marin customers.

Q: Why did both banks decide to take this action?

A: This is a significant opportunity for both Bank of Marin and Bank of Napa to broaden and strengthen their footprint in Napa by combining two well-respected community banks whose core values and cultures are similar. By joining the banks together, all our customers will have access to expanded products and services, our shareholders will have the opportunity for increased value, and our local communities will continue to be supported.

Q: Who is Bank of Marin?

A: Founded in 1989 on the principles of community commitment, legendary service and disciplined fundamentals, Bank of Marin 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. With 23 retail locations throughout Marin, Napa, Sonoma, Alameda and San Francisco counties, our focus is on supporting local businesses and nonprofits through business and personal banking, and wealth management and trust services. The Bank also operates five commercial loan offices located in San Francisco, Napa, Santa Rosa, Oakland and Novato. Bank of Marin Bancorp, parent company of Bank of Marin, currently has assets of \$2.16 billion and is traded on the NASDAQ stock market under the ticker symbol BMRC.

Named Western Independent Bankers' "Community Bank of the Year" in 2016, Bank of Marin has received a "Superior 5 Star" rating from Bauer Financial for the past 17 years and has been named a Corporate Philanthropy award winner by the San Francisco Business Times since 2003. The Bank is also regularly named one of the "Best Places to Work" by the North Bay Business Journal.

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

A. On November 21st, you became a Bank of Marin customer. Until the system conversion takes place in late April of 2018, you can continue to bank as usual, using your Bank of Napa debit card, checks and deposit slips, website, and online banking. You should also continue to make any loan payments as usual. We will notify you in writing well in advance about any changes to your account(s) and services. We are focused on ensuring a smooth transition.

Q: Will my branch close?

A: We are committed to keeping all three of our Napa branches and you can expect the same staff to serve you. Until the system conversion takes place in late April of 2018, banking hours will remain the same.

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

A: The two Bank of Napa branches will be called "Bank of Napa, part of Bank of Marin" until we combine our systems in late April of 2018. At that time, Bank of Napa's name will change to Bank of Marin.

Q: Will the combined 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 Napa accounts?

A: There will be no changes to your account(s) until the system conversion takes place in late April of 2018. Until then, Bank of Napa's existing account agreements and all other contracts will continue to govern your account(s), and you can continue to bank as usual using your Bank of Napa debit card, checks and deposit slips, website, and online banking. You should also continue to make any loan payments as usual. We will notify you in writing well in advance about any changes to your account(s) and services due to conversion. 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 late April of 2018, Bank of Marin's Napa branch located at 600 Trancas St. will be able to accept your non-cash deposits only. For ATM withdrawals, you can use the ATMs at any Bank of Marin branch and you will be reimbursed for surcharge fees. Bank of Napa deposits cannot be accepted at Bank of Marin ATMs until after conversion in late April of 2018.

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

A: Until the system conversion takes place in late April of 2018, Bank of Napa branches will be able to accept only non-cash deposits from Bank of Marin customers. For ATM withdrawals, Bank of Marin customers can use the ATMs at either Bank of Napa branch and be reimbursed for surcharge fees. Bank of Marin deposits cannot be accepted at Bank of Napa ATMs until after conversion in late April of 2018.

Q: How will the merger benefit me?

A: After system conversion in late April of 2018, you will have access to banking services at 23 branches across the Bay Area. Also, the combined institutions will offer an enhanced line of products and services such as higher commercial lending limits and expanded business cash management and wealth management and trust services. Finally, local nonprofits and the communities of Napa Valley 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. Until the system conversion takes place in late April of 2018, you can continue to bank as usual, using your Bank of Napa debit card, checks and deposit slips, website, and online banking. You should also continue to make any loan payments as usual. We will notify you in writing 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 additional questions?

A: We realize this merger may generate specific questions. For more information, please contact your Bank of Napa relationship officer or Branch Manager, or call us at:

- Redwood Plaza Branch: 707-257-7777
- Second Street Branch: 707-603-4888
- Bill Pay Questions: 855-456-0015
- Lost/Stolen Debit Card Reporting: 800-554-8969

You can also visit the websites of either Bank of Marin or Bank of Napa to learn more:
www.thebankofnapa.com and www.bankofmarin.com

