



## Frequently Asked Questions about the Merger

Last revised: 8/08/21

### MERGER

#### **Why is American River Bank merging with Bank of Marin?**

By combining these two exceptional banks as Bank of Marin, we are positioned to become a leading business and community bank in Northern California. American River Bank and Bank of Marin have similar credit and risk management cultures and loan and deposit strategies, which allows for greater opportunities for you. These two organizations share a commitment to extraordinary service and dedication to our local communities.

#### **When will the two banks be combined?**

On August 6, 2021, the Bank of Marin and American River Bank merger was finalized. The actual conversion of American River Bank to Bank of Marin systems (accounts) is scheduled for the first half of 2022.

### IMMEDIATE CLIENT IMPACT

#### **How will the merger benefit me?**

Ultimately, you will have access to more banking locations across Northern California, enhanced products and services, including higher commercial lending limits, expanded business cash management and wealth management and trust services. In addition, local nonprofits will continue to be generously supported.

#### **Will American River Bank branches remain open?**

At the close of the merger, American River Bank branches will remain open with the same teams in place. They will operate under the name "American River Bank, a part of Bank of Marin" until the integration is complete in the first half of 2022.

#### **What will happen to the American River Bank employees?**

We are thrilled that a majority of employees have been offered positions with Bank of Marin and have chosen to stay with us.

### ORGANIZATIONAL IMPACT

#### **Who is Bank of Marin?**

Founded in 1990 and headquartered in Novato, Bank of Marin is the wholly owned subsidiary of Bank of Marin Bancorp. With this merger, we are now a leading business and community bank in Northern California, with assets of approximately \$4 billion, and 31 branches and 8 commercial banking offices located across 10 counties. Bank of Marin provides commercial banking, personal banking, specialty lending, and wealth management and trust services. Known for providing legendary service to their clients and investing in local communities, Bank of Marin has consistently been ranked one of the "Top Corporate Philanthropists" by the San Francisco Business Times and one of the "Best Places to Work" by the North Bay Business Journal.



**Bank of Marin**

**American River Bank**

### **How are Bank of Marin and American River Bank alike?**

Bank of Marin and American River Bank are both well-respected community banks with complementary core values and cultures. Both organizations place high value on the relationships they build with clients.

### **How is Bank of Marin different from American River Bank?**

While both banks share a long history of relationship-based banking and commitment to local communities, Bank of Marin is significantly larger. This will allow for greater lending capacity, more locations for you to bank throughout Northern California (21 additional branches and 7 commercial banking offices across Marin, Sonoma, Napa, Alameda, San Francisco, Contra Costa and San Mateo Counties), and enhanced products and services, including home equity lines of credit, and wealth management and trust services.

### **Will the name “American River Bank” change to “Bank of Marin”?**

American River Bank branches will be called “American River Bank, a part of Bank of Marin” until systems integration is complete in the first half of 2022. At that time, American River Bank’s name will change to Bank of Marin.

## **IMPACT ON CLIENT ACCOUNTS**

### **When will I become a Bank of Marin client?**

On August 6, you became a Bank of Marin client. Until the systems integration takes place in the first half of 2022, you can continue to bank as usual, at your local American River Bank branches, using your American River Bank debit card, checks and deposit slips, website, and digital 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.

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

Until systems integration takes place in the first half of 2022, Bank of Marin and legacy American River Bank clients will only be able to transact within their individual legacy branch networks. For example, legacy American River Bank clients will only be able to transact at one of the 10 legacy American River Bank branches. For ATM withdrawals, both banks use the MoneyPass® surcharge-free network and clients can use each bank’s ATMs without fees. American River Bank deposits cannot be accepted at Bank of Marin ATMs until after systems integration in the first half of 2022.

### **Will I see changes to my American River Bank accounts?**

There will be no changes to your account(s) until the systems integration takes place in the first half of 2022. Until then, American River Bank’s existing account agreements and all other contracts will continue to govern your account(s), and you can continue to bank as usual, at your local American River Bank branches, using your American River Bank debit card, checks and deposit slips, website, and digital 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.



**Bank of Marin**

**American River Bank**

### **Is there anything I need to do now?**

No, there is nothing you need to do at this time. Until the systems integration takes place in the first of 2022, you can continue to bank as usual, at your local American River Bank branches, using your American River Bank debit card, checks and deposit slips, website, and digital 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.

### **IMPACT ON COMMUNITY**

#### **Will Bank of Marin continue to support local American River Bank community organizations? What will happen to the American River Bank Foundation?**

Yes, Bank of Marin will continue to be a strong supporter of our community organizations. We have a long tradition of extensive support for local communities and non-profits. Since their inception, the Bank has contributed more than \$7.5 million to Bay Area philanthropic endeavors. The Bank also strongly promotes employee volunteerism, with paid time off for employees to volunteer with local non-profits, offers employee gift matching, and supports an annual employee giving campaign. Bank of Marin has consistently been ranked one of the "Top Corporate Philanthropists" by the San Francisco Business Times and named winner of the North Bay Business Journal's Community Philanthropy Award. We intend to expand on that effort across the Greater Sacramento and Amador areas by continuing the strong community work of American River Bank.

There is a transition plan in place to ensure that the Foundation will continue to operate, but with a broader scope and geography.

#### **Will the combined bank remain a community bank?**

Yes. Regardless of how much we grow, we intend to operate as a community bank. 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.

### **FOR ADDITIONAL INFORMATION**

#### **Where do I go for more American River Bank integration information?**

Regular updates on the status of the integration will be posted on both the Bank of Marin and American River Bank websites. If you have any Human Resources questions, you may speak with Anneliese Hein, at (916) 231-6721 or Bob Gotelli, Bank of Marin's Human Resources Director, at (415) 763-4535.

#### **What should I do if I have additional questions?**

We realize this merger may generate specific questions. For more information, please contact your local relationship officer or branch manager.

For Questions and Assistance with Bill Pay:  
(800) 757-6305

Report a Lost or Stolen Card:  
During business hours: (800) 757-6305  
After business hours: (833) 337-6075

