

Electronic Delivery Disclosure

E-Disclosure Statement

Send us an e-mail at CBBOperations@CaliforniaBusinessBank.com

What records will you provide to me electronically?

If you consent, you will receive electronic records that relate to our Online Banking Services. These will include the following types of documents:

Your monthly account statement, if applicable.

As part of the monthly account statement, you will receive information about your account.

Other periodic or special notices (such as hold notices on availability of funds, or error resolution notices if you assert your rights under the federal consumer protection laws and regulations).

These include special notices that federal laws and regulations from time to time might require us to provide to you.

Privacy notices and disclosures.

These notices provide you with information about our privacy practices and policies.

Do I have an option to regularly receive these records in non-electronic form?

The Bank's Online Banking Service has been designed and built to provide records to you in electronic form. To put it another way, the system is an electronic banking system and it does not have a paper-based alternative.

Can I get a copy of the records in non-electronic form if a special need arises?

At your request, we can prepare a paper-based version of any of the electronic records you receive, for up to five years after the date it was created. If you want us to prepare a paper-based copy, you can request it by contacting us. Please refer to the Schedule of Deposit Account Fees and Terms for any costs associated with this service.

If I consent to electronic records now, and change my mind, what can I do and what are the consequences?

You can change your mind, and withdraw your consent, at any time. We will then stop providing records to you electronically. To withdraw your consent, all you need to do is contact us using one of the Contacts described above. However, remember that the Online Banking Service does not support paper-based communications. So the consequence to you, if you withdraw your consent to electronic records, is that your access to and your ability to use the Online Banking Service will end.

Are there any hardware or software requirements for me to access or retain the electronic records?

You will need a computer with sufficient memory to store electronic records, and with a working connection to the Internet. You will need a minimum web-browser version of Internet Explorer 8.0 (or

DISCLOSURE & AGREEMENTS

higher version), Firefox 4.0 (or higher version), Safari 6.0 (or higher version), Chrome, with e-mail capability; and Adobe Reader X (or higher version). Your browser will need to have a minimum of 128-bit encryption capabilities. You are responsible for configuring your system to accommodate these requirements. Finally, you will need a printer if you want to print copies of electronic records.

If we change the minimum hardware or software requirements needed to access or retain electronic records, and the change creates a material risk that you will not be able to access or retain a subsequent record, then before the change takes effect we will let you know about the change and let you know what the new requirements are. We will notify you by e-mail, and at that time you will be allowed to choose whether you still want to give us your consent to receive communications or information by electronic records. If not, you will be allowed to withdraw your consent at that time, without any fee or charge by us.

However, if you withdraw your consent, you may not be able to access the Online Banking Services without upgraded hardware or software. Then, your ability to use the Online Banking Service could also end (as described above, under "If I consent to electronic records now, and change my mind, what can I do and what are the consequences?").

How will the electronic records be provided to me?

All Disclosures are available on the Bank's Website.

Other periodic or special notices will be sent to you by e-mail, unless they contain confidential account information at which time they will be sent by secure email through the Online Banking Service on our Website.

Your monthly account statements, if applicable, contain confidential information, so they will be stored for you to access (print or review) on the Online Banking Service and will be available to you, for at least 1 year following the date it is first posted.

To access your monthly statements and any notices sent by secure email, you will need to sign-in to the Online Banking Service of the Bank's Website.

Are there other special requirements for electronic records?

You must provide us with your current e-mail address, and keep it current with us at all times. Otherwise, you may not receive electronic records in a timely manner. If you download or print any confidential materials, such as your monthly statements, be sure that you store them in a secure environment.