



To our valued clients and friends,

Serving our clients is at the very heart of who we are as a company. Nothing is more important than the health and safety of our clients, colleagues and communities. As a federally regulated institution, Golden State Bank has robust business continuity plans, to ensure that we can serve clients even in the event of a disruption, including a pandemic. These plans are regularly evaluated, tested and validated.

In an effort to minimize risk, while closely monitoring the COVID-19 situation, we would like to inform you of a change in branch hours. **Effective Monday, March 23, 2020 Golden State Bank branch hours of operation for our Glendale and Upland, Ca local offices will be available Monday through Friday, 9 a.m. to 3 p.m.** Also, please note that our online and mobile banking platforms are up and running 24/7. Clients can use these services to perform all of the activities that are routinely available, including checking balances, transferring funds and paying bills.

Throughout this situation, our branch hours may further change. For more information, Golden State Bank has created a special client notification line which can be reached at (888) 252-3986. Our client notification line will provide up-to-date information about available banking services and branch hours.

Thank you for your understanding and patience during this time. Our thoughts are with you and your family, and we sincerely hope all are safe and healthy.

Sincerely,

Your Golden State Bank Team