



March 19, 2020

Dear Valued Friends and Clients,

In light of the Bay Area's recent "shelter in place" imperative and the changing environment, we are reaching out to let you know that we are here and committed to continuing to serve you during this challenging time.

With our technology-driven service capabilities, our bankers are able to assist clients virtually, without the need for face-to-face interaction. Additionally, our online banking platform and our mobile app allow clients to access their account information, make deposits, pay bills, and transfer funds, 24/7.

Both our San Francisco and Walnut Creek offices remain open from 9:00 a.m. to 4:30 p.m. Monday through Friday. Our San Francisco office team members are available for essential in-person depository transactions. Relationship Managers and other team members who are working remotely are always available to you via their Bank email addresses, Bank phone numbers and cell phone numbers.

We are closely monitoring the communications sent out by our local and federal government agencies to see how the Bank can best assist our community. Entrepreneurs ourselves, we understand the impact this challenge has had, and will continue to have, on our economy. Please know that we are doing everything we can to support our clients and community.

As circumstances continue to evolve, we will remain nimble and will advise you of any significant changes. Since the Bank's founding in 2005, the well-being of our clients and team members has been our highest priority. We are all in this together.

Please contact your Relationship Manager or other Bank of San Francisco team member if we can help in any way. Our contact information can be seen [here](#).

We wish you and your families well during this difficult time.

Ed Obuchowski
Chief Executive Officer

Wendy Ross
President

BANK OF SAN FRANCISCO • WITH YOU WHEN IT MATTERS

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