

OUR LOCATION

The Community Reinvestment Act regulation requires each financial institution to include in its public file a list of each of its branches, their street addresses, and geographies.

A list of each of Chino Commercial Bank's branches, their street addresses and census tract follows this page.

The following is a list of each Chino Commercial Bank Branch, its street address and census tract number, current as of 4/1/13.

Chino Office is located at 14245 Pipeline Ave., Chino, CA 91710, in census tract number 0005.04

Ontario Office is located at 1551 South Grove Ave., Ontario, CA 91761, in census tract number 0018.03.

Rancho Cucamonga Office is located at 8229 Rochester Ave., Rancho Cucamonga, CA 91730, in census tract number 22.07

BRANCH OPENINGS AND CLOSURES

The Community Reinvestment Act regulation requires each financial institution to include in its public file a list of branches opened or closed by the institution during the current year and each of the prior two calendar years, their street addresses, and geographies.

A list of all such branches, if any, follows this page.

- Chino Commercial Bank has not opened any offices in the current year or in either of the prior two calendar years.
- Chino Commercial Bank has not closed any offices in the current year or in either of the prior two calendar years.

CHINO COMMERCIAL BANK'S SERVICES

The Community Reinvestment Act regulation requires each financial institution to include in its public file a list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the institution's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At the institution's option, it may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by the institution, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs).

A list of such services offered by Chino Commercial Bank follows this page.

Services

Hours of operation

Chino Commercial Bank's hours of operations are as follow:

Monday through Thursday: 9:00 a.m. to 5:00 p.m.

Friday: 9:00 a.m. to 6:00 p.m.

Saturday: 9:00 a.m. to 12:00 p.m.

Business Bank (Commercial Loans and Lines of Credit) to:

- Small and Mid-Size businesses
- Wholesale manufacturing companies
- Distributors
- Law firms and attorneys
- CPAs and their firms
- Doctors and their medical practices
- Investors and high net-worth individuals

Chino Commercial Bank offers the following loan products:

Commercial

- Term Loans – Term Loans for working capital, fixed assets, equipment, commercial vehicles, and growth/expansion.
- Commercial Revolving Lines of Credit – to supplement working capital.
- Asset Based Lines of Credit – Accounts Receivable and Inventory financing programs for working capital and growth/expansion.
- Letters of Credit – Standby Letters of Credit.

Real Estate Loans

- Commercial and Residential Property Construction Loans
- Commercial Real Estate Loans – (Improved Commercial Property) - purchase and/or refinance
- Bridge loans to acquire and improve commercial properties
- Residential Mortgage Loans – (Mini-perm)

Consumer Loans:

- Automobile Loans – New, previously owned, and refinancing of currently owned automobiles.
- Equity Loans – Secured by a first or second trust deed on the consumer's primary residency for personal use.
- Personal Loans – Secured and unsecured loans to consumers for personal use.
- Overdraft Protection – Line of credit for personal use

Alternative Credit Products:

- Visa/MasterCard- Personal and Business Use Visa and MasterCard offered through Texas Independent Bankers' Bank.
- Letters of Credit – Commercial Letters of Credit is available through the Bank's Correspondent Bank.

Deposit products

Please see the enclosed brochure for a list of deposit products and applicable transaction fees.

Alternative delivery systems

The bank offers the following alternative systems for delivering retail banking services in connection with its other products:

- ATM at its office locations at 14245 Pipeline Ave., Chino, CA 91710 , 1551 South Grove Ave., Ontario, CA 91761 and 8229 Rochester Ave., Rancho Cucamonga, CA 91730
- Bank by Mail
- Courier service (through various vendors)
- Night depository
- Automated payroll service (through Paycheck)
- On-line access for account maintenance, including ACH Bill Pay
- Remote Deposit Capture
- Wire Transfer
- Merchant Services



PERSONAL BANKING PRODUCTS

■ TERMINOLOGY

In this Agreement, the words "you," "your" and "yours" refer to the owners and authorized signers of an account; "we," "us," "our," and "Bank" refer to Chino Commercial Bank and its successors and assigns. Also, "bank" includes banks, credit unions, savings & loan institutions, and other financial institutions, and "check" includes drafts and other items.

■ CLASSIC CHECKING

A convenient, economical account that offers unlimited check writing.

Description: Non-interest-bearing checking account

Opening Balance: \$500.00

Minimum Balance: None

Monthly service charge: No minimum balance requirement. There is a flat monthly service charge of \$10.00.

Benefits:

- Image Statement
- Unlimited check writing
- MasterMoney Debit Card

■ PREMIER CHECKING

An account that offers no service charge when balances are maintained.

Description: Non-interest-bearing checking account

Opening Balance: \$500.00

Minimum Balance: \$800.00 Daily / \$1,200.00 Average

Monthly service charge: Maintain a daily balance of \$800.00 or an average monthly balance of \$1,200.00 and pay no service charge. If balance requirement is not met, there is a \$12.00 service charge.

Benefits:

- Image Statement
- Unlimited check writing
- Corporate Image Checks at no charge (1st order)
- MasterMoney Debit Card

■ 55+ CHECKING

An account for customers 55 and up with unlimited check writing and no monthly service charge.

Description: Non-interest-bearing checking account

Opening Balance: \$500.00

Minimum Balance: None

Monthly service charge: No minimum balance requirement. No monthly service charge.

Benefits:

- Image Statement
- Unlimited check writing
- Corp Image Checks at no charge
- MasterMoney Debit Card

■ NOW CHECKING

An interest-bearing account with unlimited check writing.

Description: Interest bearing checking account

Opening Balance: \$1,500.00

Minimum Balance: \$1,500.00

Monthly service charge: Maintain a minimum daily balance of \$1,500.00 and pay no service charge. If balance requirement is not met, there is an \$18.00 service charge.

Benefits:

- Image Statement
- Unlimited check writing
- Interest on balances \$1,500.00 or more
- MasterMoney Debit Card

■ MONEY MARKET CHECKING

Flexible account that allows easy access to funds that earn interest.

Description: Interest-bearing checking account

Opening Balance: \$2,500.00

Minimum Balance: \$2,500.00

Monthly service charge: Maintain a minimum balance of \$2,500.00 and pay no service charge. If balance requirement is not met, there is a \$10.00 service charge. There is a \$10.00 per item charge for more than six (6) debits during the statement period.

Benefits:

- Image Statement
- Market rate interest on balances \$2,500.00 or more

■ PERSONAL SAVINGS ACCOUNT

A traditional savings account for individuals.

Description: Interest-bearing savings account

Opening Balance: \$500.00

Minimum Balance: \$300.00

Monthly service charge: Maintain a minimum balance of \$300.00 and pay no service charge. If balance requirement is not met there is a \$5.00 quarterly service charge. This account offers limited transactions.

Benefits:

- Variable rate interest compounded daily and credited quarterly

■ KIDS SAVINGS ACCOUNT

An account to help junior customers learn to save.

Description: Interest-bearing savings account

Opening Balance: \$50.00

Minimum Balance: None

Monthly service charge: No minimum balance requirement. No service charge. This account offers limited transactions.

Benefits:

- Variable rate interest compounded daily and credited quarterly
- Account converts to Personal Savings Account at age 18

■ CERTIFICATE OF DEPOSIT (CD) ACCOUNTS

Time deposit accounts available to any individual.

Description: Interest-bearing time deposit accounts that automatically renew

Opening Balance: \$2,500.00

Minimum Balance: \$2,500.00

Monthly service charge: No service charge. Maintain a minimum balance of \$2,500.00 to earn interest. Depending on CD product chosen, maturity period is from thirty (30) days to twelve (12) months. Interest rates vary and are determined by the term of the CD. An early withdrawal penalty may be assessed if you withdraw any or all of the deposited funds before the maturity date.

Benefits:

- Interest rate is fixed for the term of the CD
- Pays interest at a higher rate than a regular savings or NOW account

■ DEBTOR IN POSSESSION (DIP) ACCOUNT

An account for corporations that have filed for Chapter 11 bankruptcy protection.

Description: Non-Interest-bearing checking account

Opening Balance: No minimum

Minimum Balance: None

Monthly service charge: This account incurs a monthly service charge of \$50.00.

■ INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

Time deposit accounts available to any individual, designed to help customers save for retirement.

Description: Automatically-renewing interest-bearing time deposit accounts with tax benefits

Opening Balance: \$500.00

Minimum Balance: \$500.00

Service charge: Annual service charge of \$15.00. Maintain a minimum balance of \$500.00 to earn interest. Depending on IRA CD product chosen, maturity period is twelve (12) months to eighteen (18) months. IRA termination fee of \$25 will be due at closing. Interest rates vary and are determined by the term of the IRA CD. We offer Traditional, ROTH, and SEP IRA CDs. Please consult with a tax professional to determine the right IRA CD product for you.

Benefits:

- Several tax advantages
- A great way to save for retirement

■ SAFE DEPOSIT BOXES

A safe, secure place to store valuable items and important documents.

Description: Four (4) different size options available

Service charge: Annual box rent varies depending on size and ranges from \$20.00 per year to \$100.00 per year. Key deposit of \$25.00 is due at account opening and will be refunded when the box is closed and two (2) keys are returned.

Benefits:

- Exclusive, private access anytime during Bank hours
- Valuables are protected from being lost or misplaced
- Box contents are safe from fires, storms, and floods



PERSONAL BANKING PRODUCTS

■ FEE SCHEDULE

Listed below is Chino Commercial Bank's Fee Schedule, which sets forth certain fees and charges applicable to your accounts as of January 3, 2017. This Fee Schedule features new services and changes in pricing, which can be identified as follows:

NEW!New product/service
PRICE-Decrease in price
PRICE+Increase in price

■ SERVICE

■ CHARGE

Account Research.....	\$35.00 per hour
Accounts closed within first 90 days.....	\$10.00
ACH Credit/Debit Notification.....	\$0
ACH Origination Service Set-Up PRICE+	\$30.00
ACH Origination Service.....	\$60.00 per month
Bill Pay (CheckFree) PRICE-	\$0
CheckFree overnight payment NEW!	\$14.95
CheckFree same-day payment NEW!	\$9.95
Cash Withdrawal at POS Terminal.....	Varies depending on 3rd party fees
Cash Withdrawal/Balance Inquiry at non-CCB ATM.....	Varies depending on 3rd party fees
Cashier's Check PRICE+	\$7.00
Check Printing.....	Varies depending on 3rd party fees
Credit Inquiry/Verification of Deposit.....	\$0
Debit Card Replacement PRICE+	\$10.00
Debit Card Rush PRICE-	\$30.00
Deposit Correction.....	\$0
Deposited Item Returned (chargeback) PRICE+	\$7.00
Deposited Item Returned (re-cleared) PRICE-	\$3.00
Domestic Wire Transfer, incoming.....	\$20.00
Domestic Wire Transfer, outgoing PRICE+	\$25.00
International Wire Transfer, incoming.....	\$30.00
International Wire Transfer, outgoing PRICE+	\$35.00
Image Statement.....	\$0
IRA Service Charge PRICE+	\$15.00 per year, per account
IRA Termination Fee PRICE+	\$25.00 per account
Endorsement Guarantee.....	\$0
External Account Transfer NEW!	\$1.05
External Account Transfer, one-day rush NEW!	\$2.50
International Item Collection PRICE+	\$30.00
Legal Process (levy, garnishment, subpoena) PRICE+	\$75.00
Mobile Banking NEW!	\$0
Mobile Deposit NEW!	\$0
Mobile Deposit Limit* NEW!	\$2,500/deposit, \$5,000/month*
Night Depository Annual Fee.....	\$15.00
Night Depository Key Deposit.....	\$10.00
Non-Sufficient Funds Items (paid or returned)** PRICE+	\$22.00**
Notary.....	\$10.00
Online Banking.....	\$0
Overdraft Interest.....	18% per annum
P2P (Person-to-Person) Money transfer, standard NEW!	\$0.75 each
P2P Money transfer, next-day NEW!	\$1.50 each
Remote Deposit Capture (RDC) Service.....	\$50.00
Remote Deposit Capture (RDC) set-up PRICE+	\$50.00
Special Currency Order NEW!	\$1.25 per \$1,000
Special Statement.....	\$5.00
Stop Payment PRICE+	\$15.00
Telephone Transfer PRICE-	\$0
Token Replacement NEW!	\$50.00

■ SAFE DEPOSIT BOXES

3" x 5".....	\$20.00 per year
3" x 10".....	\$40.00 per year
5" x 10".....	\$60.00 per year
10" x 10".....	\$100.00 per year
Key Deposit.....	\$25.00
Safe Deposit Forced Entry.....	Actual Costs

*May be increased based upon customer qualifications

**Created by Check, In-Person Withdrawal or ACH or Recurring Debit Transactions



BUSINESS BANKING PRODUCTS

■ TERMINOLOGY

In this Agreement, the words "you," "your" and "yours" refer to the owners and authorized signers of an account; "we," "us," "our," and "Bank" refer to Chino Commercial Bank and its successors and assigns. Also, "bank" includes banks, credit unions, savings & loan institutions, and other financial institutions, and "check" includes drafts and other items.

■ BASIC BUSINESS CHECKING PRICE+

A regular business checking account for companies, associations and clubs with basic business checking needs.

Description: Non-interest-bearing checking account

Opening Balance: \$500.00

Minimum Balance: \$5,000.00 Average

Monthly service charge: No charge for first thirty (30) checks paid, \$0.20 each at 31+. No charge for first thirty (30) ACH credits/ACH debits, \$0.40 each at 31+. No charge for first ten (10) deposits, \$1.25 each at 11+. No charge for first thirty (30) checks deposited, \$0.10 each at 31+. No charge for currency for first \$5,000.00 deposited/withdrawn, \$1.25 per \$1,000.00 at \$5,000.01+. Maintain an average monthly balance of \$5,000.00 and pay no monthly service charge. If balance requirement is not met, there is a \$15.00 monthly fee.

Benefits:

- Image Statement
- Ideal for small and growing businesses with low account activity

■ SOLUTION BUSINESS CHECKING

A business checking account for businesses with greater account activity.

Description: Non-interest-bearing checking account

Opening Balance: \$500.00

Minimum Balance: \$20,000.00 Average

Monthly service charge: No charge for first 100 checks paid, \$0.20 each at 101+. No charge for first 100 ACH credits/ACH debits, \$0.40 each at 101+. No charge for first 25 deposits, \$1.25 each at 26+. No charge for first 100 checks deposited, \$0.10 each at 101+. No charge for currency for first \$25,000.00 deposited/withdrawn, \$1.25 per \$1,000.00 at \$25,000.01+. Maintain an average monthly balance of \$20,000.00 and pay no service charge. If balance requirement is not met, there is a \$20.00 service charge.

Benefits:

- Image Statement
- More flexibility in managing banking transactions
- Offers more transaction activity at no cost than Basic Business Checking

■ ANALYZED BUSINESS CHECKING

A business checking account for companies having special needs and/or higher volume transactions.

Description: Non-interest-bearing checking account

Opening Balance: \$500.00

Minimum Balance: Varies

Monthly service charge: Maintenance fee of \$20.00 per month.

Benefits:

- Image Statement
- Tailored to a company's individual business needs
- Monthly earnings credit applies to this account

■ COMMUNITY SERVICE CHECKING

An economical account for non-profit organizations.

Description: Non-Interest-bearing checking account

Opening Balance: \$100.00

Minimum Balance: \$50.00

Monthly service charge: Allows four (4) deposits per month containing up to 50 checks per deposit. More than four (4) deposits per month or a balance below the \$50.00 minimum incurs a \$10.00 monthly fee.

Benefits:

- Image Statement
- A low-cost account with low minimum balance requirements

■ BUSINESS MONEY MARKET CHECKING

A limited-transaction account offering interest and flexibility for business customers.

Description: Interest-bearing checking account

Opening Balance: \$2,500.00

Minimum Balance: \$2,500.00

Monthly service charge: Maintain a minimum balance of \$2,500.00 and pay no service charge. If balance requirement is not met, there is a \$10.00 service charge. There is a \$10.00 per item charge for more than six (6) debits during the statement period.

Benefits:

- Image Statement
- Market rate interest on balances \$2,500.00 or more

■ BUSINESS SAVINGS ACCOUNT

A traditional savings account for all business types.

Description: Interest-bearing savings account

Opening Balance: \$500.00

Minimum Balance: \$300.00

Monthly service charge: Maintain a minimum balance of \$300.00 and pay no service charge. If balance requirement is not met there is a \$5.00 quarterly service charge. This account offers limited transactions.

Benefits:

- Image Statement
- Variable rate interest compounded daily and credited quarterly

■ DEBTOR IN POSSESSION (DIP) ACCOUNT

An account for corporations that have filed for Chapter 11 bankruptcy protection.

Description: Non-Interest-bearing checking account

Opening Balance: No minimum

Minimum Balance: None

Monthly service charge: This account incurs a monthly service charge of \$50.00.

■ CERTIFICATE OF DEPOSIT (CD) ACCOUNTS

Time deposit accounts available to businesses.

Description: Interest-bearing time deposit accounts that automatically renew

Opening Balance: \$2,500.00

Minimum Balance: \$2,500.00

Monthly service charge: No service charge. Maintain a minimum balance of \$2,500.00 to earn interest. Depending on CD product chosen, maturity period is from thirty (30) days to twelve (12) months. Interest rates vary and are determined by the term of the CD. An early withdrawal penalty may be assessed if you withdraw any or all of the deposited funds before the maturity date.

Benefits:

- Interest rate is fixed for the term of the CD
- Pays interest at a higher rate than a regular savings or NOW account

■ SAFE DEPOSIT BOXES

A safe, secure place to store valuable items and important documents.

Description: Four (4) different size options available

Service charge: Annual box rent varies depending on size and ranges from \$20.00 per year to \$100.00 per year. Key deposit of \$25.00 is due at account opening and will be refunded when the box is closed and two (2) keys are returned.

Benefits:

- Exclusive, private access anytime during Bank hours
- Valuables are protected from being lost or misplaced
- Box contents are safe from fires, storms, and floods



BUSINESS BANKING PRODUCTS

■ FEE SCHEDULE

Listed below is Chino Commercial Bank's Fee Schedule, which sets forth certain fees and charges applicable to your accounts as of January 3, 2017. This Fee Schedule features new services and changes in pricing, which can be identified as follows:

NEW!New product/service
PRICE-Decrease in price
PRICE+Increase in price

■ SERVICE

■ CHARGE

Account Research.....	\$35.00 per hour
Accounts closed within first 90 days.....	\$10.00
ACH Credit/Debit Notification.....	\$0
ACH Origination Service Set-Up PRICE+	\$30.00
ACH Origination Service.....	\$60.00 per month
Bill Pay (CheckFree) PRICE-	\$0
CheckFree overnight payment NEW!	\$14.95
CheckFree same-day payment NEW!	\$9.95
Cash Withdrawal at POS Terminal.....	Varies depending on 3rd party fees
Cash Withdrawal/Balance Inquiry at non-CCB ATM.....	Varies depending on 3rd party fees
Cashier's Check PRICE+	\$7.00
Check Printing.....	Varies depending on 3rd party fees
Credit Inquiry/Verification of Deposit.....	\$0
Debit Card Replacement PRICE+	\$10.00
Debit Card Rush PRICE-	\$30.00
Deposit Correction.....	\$0
Deposited Item Returned (chargeback) PRICE+	\$7.00
Deposited Item Returned (re-cleared) PRICE-	\$3.00
Domestic Wire Transfer, incoming.....	\$20.00
Domestic Wire Transfer, outgoing PRICE+	\$25.00
International Wire Transfer, incoming.....	\$30.00
International Wire Transfer, outgoing PRICE+	\$35.00
Image Statement.....	\$0
IRA Service Charge PRICE+	\$15.00 per year, per account
IRA Termination Fee PRICE+	\$25.00 per account
Endorsement Guarantee.....	\$0
External Account Transfer NEW!	\$1.05
External Account Transfer, one-day rush NEW!	\$2.50
International Item Collection PRICE+	\$30.00
Legal Process (levy, garnishment, subpoena) PRICE+	\$75.00
Mobile Banking NEW!	\$0
Mobile Deposit NEW!	\$0
Mobile Deposit Limit* NEW!	\$2,500/deposit, \$5,000/month*
Night Depository Annual Fee.....	\$15.00
Night Depository Key Deposit.....	\$10.00
Non-Sufficient Funds Items (paid or returned)** PRICE+	\$22.00**
Notary.....	\$10.00
Online Banking.....	\$0
Overdraft Interest.....	18% per annum
P2P (Person-to-Person) Money transfer, standard NEW!	\$0.75 each
P2P Money transfer, next-day NEW!	\$1.50 each
Remote Deposit Capture (RDC) Service.....	\$50.00
Remote Deposit Capture (RDC) set-up PRICE+	\$50.00
Special Currency Order NEW!	\$1.25 per \$1,000
Special Statement.....	\$5.00
Stop Payment PRICE+	\$15.00
Telephone Transfer PRICE-	\$0
Token Replacement NEW!	\$50.00

■ SAFE DEPOSIT BOXES

3" x 5".....	\$20.00 per year
3" x 10".....	\$40.00 per year
5" x 10".....	\$60.00 per year
10" x 10".....	\$100.00 per year
Key Deposit.....	\$25.00
Safe Deposit Forced Entry.....	Actual Costs

*May be increased based upon customer qualifications

**Created by Check, In-Person Withdrawal or ACH or Recurring Debit Transactions