



FREQUENTLY ASKED QUESTIONS

Q. Will my account numbers change?

A. Your account number will not change on December 7, 2009. Please note that the bank routing and transit number will change to 122238200.

Q. Can I continue using my existing checks?

A. Yes, please continue using your existing supply of checks for deposit accounts. Check orders placed after December 7, 2009 will be printed with the Pacific Western Bank logo and routing number.

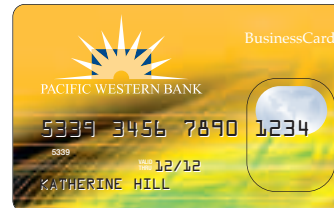
Q. Are my accounts still FDIC insured?

A. Yes. The money you have on deposit will continue to be insured by the FDIC. FDIC deposit insurance has increased from \$100,000 to \$250,000 on all interest-bearing accounts and unlimited coverage on all non interest-bearing accounts per depositor through June 30, 2010, and up to \$250,000 per depositor through December 31, 2013. If you have accounts with both Pacific Western Bank and Affinity Bank, then the FDIC will insure separately up to six months after the date of the merger which took place on August 28, 2009. There are ways to title your accounts to expand FDIC coverage. Please see the enclosed FDIC Reference Sheet for specific information about deposit insurance.

Q. Can I continue to use my existing ATM or Debit Card?

A. Your Affinity Bank ATM Card will be replaced with a Pacific Western Bank ATM Card. Your Affinity Bank MasterCard Debit Card will be replaced with a Pacific Western Bank MasterCard Debit Card.

Please refer to the sample of the new Pacific Western Bank cards below. You should receive your new card and Personal Identification Number (PIN) by December 4, 2009. Card activation instructions will be enclosed with your new card.



Your existing Affinity Bank ATM Card or Debit Card will remain active through December 4, 2009. Access to your accounts with your new Pacific Western card will be available the evening of December 4, 2009. Please securely destroy the Affinity Bank MasterCard ATM or Debit card and begin using your new Pacific Western Bank card as of this date. If you have established recurring transactions using your Affinity Bank card to process payments, please notify those companies of your new Pacific Western Bank card number.

Q. Will I be charged for using an ATM other than the one at my branch?

A. Effective immediately, you can use the ATM machine at any of our branches free of charge in addition to over 16,500 surcharge-free MoneyPass ATM machines located throughout the United States. To find the nearest MoneyPass ATM location, visit our website www.pacificwesternbank.com or www.moneypass.com.

Q. Will my direct deposits, automatic payments, overdraft protection and other automatic services continue?

A. Yes. These services will continue without interruption. There is no need to notify service providers of any changes.

Q. Will the interest rate on my CD change?

A. Unless we notify you separately in writing, your fixed interest rate (or rate schedule in the case of variable rate CDs) will stay the same until your CD matures. CDs that automatically renew will receive a new CD account number when the current term expires. If you receive interest payments from your CDs, those payments will continue without interruption.

Q. Where should I send in my loan payment?

A. You may continue to send payments to the same address you have in the past or make payments at any of our branch offices.

Q. How can I advance on my loan?

A. All advances must be made by calling any of our offices.

Q. How do I access Telephone Banking?

A. You can access Telephone Banking beginning December 7, 2009 by dialing (800) 654-7962 and entering your account number when prompted. Your current Affinity Bank Security code will now be your Pacific Western Bank personal identification number.

Q. How do I access Online Banking?

A. Online Banking customers will continue to enjoy the same fully functional online banking services with VIPbanker™ by visiting www.pacificwesternbank.com beginning December 7, 2009.

Personal Online Banking:

- Click on Login under the "Home" banner beneath "Online Banking with VIPbanker™."
- Enter the current access ID and password established for Affinity Bank.
- Bill payment access will be available under this same login.

It will be necessary to re-establish bill payments. We recommend current bill payment records be retained from the Affinity Bank bill payment system prior to December 4th to assist with building the payments beginning December 7th. It is not necessary to re-establish recurring account transfers.

Business Online Banking:

- Click on "Login" under the "Business" banner beneath "Online Banking with VIPbanker™."
- Enter the current access ID and password established for Affinity Bank.
- Bill payment access will be available under this same login.

Note: Senior administrators will be required to build new bill payment templates. Administrators may grant this access to additional employees. It will be necessary to re-establish existing bill payments. We recommend current bill payment records be retained from the Affinity Bank bill payment system prior to December 4th to assist with building the payments beginning December 7th. It is not necessary to re-establish recurring account transfers.

Business Banking VIPbanker™ Change in Terms and Conditions:

Business Banking users: Please click on "Enroll" under the "Business" banner beneath "Online Banking with VIPbanker™" and retrieve the Pacific Western Bank Commercial Cash Management Access Agreement. This agreement and pricing schedule replaces your Affinity Online Business Agreement and Disclosure as of December 7, 2009. By using your access ID and password, you agree to the terms and conditions of this new agreement. It is **not** necessary to return this agreement to your banking office.

VIPbanker™ fees will automatically be deducted from your checking account or applied to Business Account Analysis the last business day of each month beginning December 31, 2009.

Q. Will my account statement cycle date change?

A. Certain statement cycle dates will change. When your accounts are converted, you will receive a special interim statement for each account noting the closing balance on Friday, December 4, 2009.

- If your current statement cycles on the 3rd, 4th, 5th, 6th, 7th, 8th, or 9th future statements will cycle on the 10th.
- If your current statement cycles on the 13th, 14th, 15th, 16th, or 17th future statements will cycle on the 18th.
- If your current statement cycles on the 19th or 20th future statements will cycle on the 21st.
- If your current statement cycles on the 26th, 27th, 28th, or 29th future statements will cycle on the 30th.
- If your current statement cycles on the 1st, 10th, 11th, 12th, 18th, 21st, 22nd, 23rd, 24th, 25th or at month-end, future statements will continue to cycle as they do now.
- All checking account holders will continue to receive images of their checks with their statements.

Q. Will my branch hours change?

A. Branch hours will remain the same Monday through Friday. Effective December 5, 2009, the former Affinity locations will be closed on Saturdays.

Q. Can I continue to call the former Affinity Bank toll free telephone number for customer service?

A. Effective December 7th this telephone number will no longer be in service. You may contact any of the branch office locations for customer service. Assistance with Internet Banking may be directed to Electronic Banking at 800-350-3557.

Q. Can I continue to mail in my deposits?

A. Yes, you can continue to mail in your deposits. Deposits should be addressed to your branch of account; all branch addresses are located on the Branch Listing enclosed with this package.

Q. What if I make my deposits through Remote Capture Service? Can I continue to use my scanner?

A. Yes, please continue to make deposits through your scanner. Your deposits will be accepted and processed as they normally are.