

# Introducing First Northern Bank

Information about the proposed transition of your branch.



## General information about the sale of branches to First Northern Bank

On November 4, 2022, Columbia Bank signed a definitive agreement for the sale of three branches in Northern California to First Northern Bank. Divesting (selling) these branches was required by the Department of Justice as a condition of our upcoming merger with Umpqua Bank. A divestiture includes the branch location, along with associated deposits and loans. Employees who work in the three branches will become employees of First Northern Bank at the time of the divestiture.

## About First Northern Bank

Founded in 1910, First Northern Bank is an independent community bank with 11 full-service branches, serving Solano, Yolo, Placer, Sacramento, Contra Costa as well as neighboring counties. The Bank takes pride in its Policy of Independence, adopted by the Board of Directors in 1996, which communicates to customers, employees, and communities its dedication to remaining independent. With its local decision making, First Northern Bank has long been known for being the #1 local small business lender, with friendly, knowledgeable bankers. Experts are available in small business, commercial, real estate, and agribusiness lending, as well as mortgage loans. The Bank is an SBA-Preferred Lender. Non-FDIC insured Investment & Brokerage Services are available at every branch location, and real estate mortgage and small business loan officers are available by appointment in any of the Bank's branches. For almost 113 years, First Northern Bank has remained steadfast in its commitment to giving back to its communities which has led to the high level of trust people have placed in its brand.

### First Northern Bank's Purpose Statement

*"We are here to build long-lasting relationships where we can address specific financial needs on a personalized basis, provide opportunities for our employees, and be committed and passionate about making a difference in our communities."*

More information can be found at [www.thatsmybank.com](http://www.thatsmybank.com).

## Continue to bank as usual

There will be no interruption in access to your accounts or services due to this announcement. You may continue to use your debit and credit cards, checks, online banking, mobile apps and all other services as you always have. Please continue to make loan payments according to the terms of your loan.

## Transition of accounts and services

We anticipate completing the divestiture in January. Your accounts and services will transition to those offered by First Northern Bank at that time. You will receive communication about the transition well in advance and team members in your branch will work with you to ensure you are prepared.

## Familiar faces

You will continue to work with the same talented bankers who know you and your business. Employees who work in the three branches being divested will become employees of First Northern Bank. These bankers will be there to assist you throughout and beyond the transition.

## Questions and Answers

### Which locations will transition to First Northern Bank?

A list of the three branches is provided below.

Branch	Address	City	State	Zip
Colusa Branch	558 Market Street	Colusa	California	95932
Orland Branch	328 Walker Street	Orland	California	95963
Willows Branch	155 N. Tehama Street	Willows	California	95988

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## **What does this mean for my banking relationship?**

At this time, there are no changes to your banking relationship. Please continue to conduct your banking as usual. If you have accounts or loans at one of the three locations, you will receive communication from Columbia and First Northern throughout the divestiture process. Information about the transition of your accounts and services will be provided to you well in advance. We are committed to making this a smooth transition for you.

## **What will happen to my banker?**

Employees who work in one of the three branches being divested will become employees of First Northern Bank. We expect that you will continue to enjoy the same relationship with those bankers as you always have. Additionally, your banker will be there to support you throughout the transition and beyond.

## **When will these divestitures occur?**

We anticipate completing the divestiture in January. Information about the transition of your services will be provided to you well in advance of the divestiture date.

## **Is there anything I need to do to prepare?**

Please be sure we have your current mailing address and email address. We will use the information we have on file to keep you updated throughout the transition process. Be sure to open mail and email from Columbia Bank and First Northern Bank throughout the transition.

## **Will my accounts and services change?**

Nothing will change prior to the close of the divestiture. Any changes to accounts or loans and the services attached to them would occur when your accounts are transitioned to First Northern Bank. First Northern will communicate any changes to your accounts and services well in advance of that transition.

## **Can I still open new accounts and other services at my branch?**

Yes, you may still open new accounts and enroll in new services at one of the divesting branches. These services will convert to those offered by First Northern at the close of the divestiture.

## **Can I continue to use my Columbia Bank checks? If I'm almost out of checks, can I order more?**

Yes, please continue to use your Columbia Bank checks. If you need to order more, we recommend ordering a limited supply at this time.

## **I have a loan in process. How should I proceed?**

Please continue to work with your loan officer to complete the loan process. Your new loan will be transitioned to First Northern Bank at the close of the divestiture.

## **What will happen to my safe deposit box?**

Your valuables will continue to be secured in their current location throughout the transition and beyond. There will be no interruption in access to your safe deposit box throughout the transition.

## **Where can I find more information about this transition?**

Up-to-date information about the divestitures and transition of those accounts and services will always be available at [www.columbiabank.com](http://www.columbiabank.com) and [www.thatsmybank.com](http://www.thatsmybank.com).

## **I did not see my question in the Q and A.**

Please contact your banker directly, or call us at 877-272-3678.