



State Bank of India
(California)

PROUDLY SERVING YOU SINCE 1982

May 2016

Volume 1, Issue 3

Bright Horizons

Dear Valued Client:

We are committed to providing you with a personalized banking experience that is focused on your financial needs and goals. As we have shared with you in previous issues, we are implementing enhancements to our systems to better serve you.

This booklet contains information about changes we are making during a short conversion period from Friday, May 6th through Sunday, May 8th that will impact your banking activities. Please review these details carefully to see which services will be impacted as well as how to best access your banking information and conduct transactions during this time.

While you can always reach us by phone at 1-877-707-1995, we have created a dedicated email address — Enhancement@sbical.com — for you to contact if you have any questions regarding the upcoming changes outlined here. To ensure we can get you the most accurate information, please allow 48 hours for Bank responses. Or, please visit any of our branches with questions you may have.

As we continue to roll-out additional enrichments to our solution and service offerings, we want to assure you that you will still enjoy the same high level of service, expertise, and personal attention you've come to expect from State Bank of India (California).

Again, thank you for your trust in us and for your patience during this transitional time. We value your continued relationship and are committed to delivering the best that banking can offer. State Bank of India (California) will continue its path of community banking leadership and remain focused on the economic growth and prosperity of our clients and the communities we serve.

Sincerely,

State Bank of India (California)

Your Trusted Partner

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Transition Timeline — Key Dates and Important Details

| | | |
|---|---|---|
| Friday, May 6th, 2016 | <i>Statements</i> | <p>Checking, savings, and money market account clients will receive one additional Bank statement from May 1st through May 6th, 2016. After our enhancement on May 9th, your bank statement will be sent on your regular statement delivery date covering the period from May 7th through May 31st, 2016.</p> <p>You can sign-up to receive eStatements through online banking for easier access and more secure notification after May 9th, 2016.</p> |
| Friday, May 6th, 2016 12:00 pm PST | <i>Bank Branches</i> | <p>At 12:00 pm PST on Friday, May 6th, 2016, ALL of our branches will be closing to facilitate the system enhancement process.</p> |
| Friday, May 6th, 2016 12:00 pm PST | <i>Remittance & Online Banking Services</i> | <p>At 12:00 pm PST on Friday, May 6th, 2016, Remittance and Online Banking services will be temporarily disabled until Monday, May 9th, 2016. During this time, you will not be able to initiate Remittances or view your account details online.</p> <p>All Remittances submitted prior to 12:00 pm PST on Friday, May 6th, 2016 will be processed as usual.</p> |
| Saturday, May 7th, 2016 | <i>Hours</i> | <p>On Saturday, May 7th, 2016, ALL of our branches will be closed to facilitate the system enhancement process.</p> |
| Monday, May 9th, 2016 | <i>Hours</i> | <p>On Monday, May 9th, 2016, ALL of our branches will reopen at regular schedule.</p> |
| Monday, May 9th, 2016 | <i>www.sbical.com</i> | <p>Our website will have a new look that highlights State Bank of India (California)'s solutions and services, while being user friendly and easy to navigate.</p> |
| Monday, May 9th, 2016 | <i>Transaction History</i> | <p>Beginning Tuesday, May 10th, 2016, you will have access to 90 days of transactional history through Consumer Online Banking (CoB). Access to additional history is available via your prior paper account statements.</p> |
| Monday, May 9th, 2016 | <i>Checking, Savings, Money Market, & Loan Accounts</i> | <p>Your account numbers will not change and you may continue to use your existing checks, debit card, and ATM card. The type of account you are in on May 6th will also stay the same post-Enhancement. The current features and benefits of your account will not change.</p> <p>We will be consolidating our Routing Transit Numbers (RTN) to a single RTN. However, this will not affect your ability to use your existing checks.</p> <p>Interest-bearing checking, savings, and money market accounts are variable rate accounts. The interest rate and associated Annual Percentage Yield (APY) are established by State Bank of India (California) and may vary as often as daily. The interest rate and APY you are earning on May 6th will be the same on May 9th.</p> <p>Please refer to the Deposit Account Overviews for additional information on SBIC's new account types and to learn how to start the process of converting your existing account to one of our new solutions.</p> |
| Monday, May 9th, 2016 | <i>Certificates of Deposit (CDs)</i> | <p>Your CD accounts will convert with the same account number, interest rate, Annual Percentage Yield (APY), and maturity date.</p> |
| Monday, May 9th, 2016 | <i>Lines & Letters of Credit</i> | <p>The terms of existing lines and letters of credit accounts will be unaffected through the original maturity date.</p> |

Monday, May 9th, 2016

Consumer Online
Banking (CoB)
Platform

—
**Note: All SBIC clients
(business and
consumer
accountholders) will
have access to CoB
beginning May 9th.**



Beginning Monday, May 9th, 2016, all SBIC clients can access our enriched CoB platform by clicking the button on SBIC's home page to be directed to the new login portal. Here, you can access your existing online account or enroll for the first time.

Newly enrolling checking, savings, and money market clients will gain instant access to their accounts after completing the security questions. If you have only a certificate of deposit (CD), loan or line of credit with the Bank, there will be a one to three business day turnaround time for enrollment.

Upon your first login (and any time you access your online banking from a new device), you may be required to either enter an authentication code or answer several out-of-wallet questions for security purposes. If you choose to enter the authentication code, you will have the option of receiving/validating this code via text or phone call.

User ID

If you currently have an active online banking account, your User ID will remain the same but should be entered in all lowercase. If you repeatedly enter your User ID incorrectly and your account is locked for security reasons, please contact Customer Support at 1-877-707-1995 to unlock your account. In certain cases, you may need to re-enroll for an online banking account. This will occur if you have an existing account that has expired, been deleted, or has not been in regular use. In such cases, please click on the *Sign Up* link on the login page and you will be guided through the simple and quick process of enrollment.

Password

If you currently have an active online banking account, you will receive instructions for logging in with a temporary password upon visiting the login portal. This temporary password is for your initial login only; you will immediately be prompted to create and confirm your new password. Please note that your temporary password will expire on Friday, July 8th, 2016, after which time you will need to contact Customer Support at 1-877-707-1995 to access your CoB account if you have not already created your new password.

Due to enhanced security step-up during online login and enrollment, some account holders may receive a message stating "Please allow us 1 to 3 business days to process your enrollment." In such instances, we will contact you directly at your phone number on file for verification within the stated timeframe.

Monday, May 9th, 2016

ATM and Debit Cards

Your existing ATM cards, debit cards, and PIN numbers will continue to be active, so you can use them without any interruption. All new, expiring, or expired cards will be reissued exclusively as debit cards that can also be used at any ATM. To facilitate this change, all new debit cards will require a linked SBIC Checking account prior to reissue.

Reissued debit cards will feature EMV-chip authentication, the most advanced technology in protecting your identity and personal information from fraud.

After May 9th, 2016, the out-of-network fees incurred from using your ATM or debit card at a non-SBIC ATM will be automatically reimbursed based on the terms of your account agreement.

Monday, May 9th, 2016

Remittances

Post-Enhancement, you will no longer be required to use your hard tokens in order to complete rupee or dollar Remittance transactions to India. All you will need is an existing checking, savings, or money market account and access to your online banking account.

Consumer Online Banking (CoB)

Exercise more control over your money and financial activities with our new Consumer Online Banking platform, CoB. Beginning Monday, May 9th, 2016, all Bank clients (Consumer and Business) can enroll in CoB. You will enjoy increased flexibility, instant access, and greater functionality that will enable you to complete many tasks that previously required a trip or call to the Bank. You'll find that our improved CoB is easy to use and features enhanced protection with multiple layers of security and data encryption.



Increased Functionality

- Order checks
- Secure images of checks you've written or deposited
- View your up-to-the-minute cash position

Alerts & Notifications (Online Security)

Use alerts to stay on top of your account activity. Select from a wide range of alerts or create a custom one that will notify you in CoB when certain actions occur. Alerts can also be sent to your email address on file. To enroll for alerts, simply sign on to CoB and click the *Customer Service* tab. From the dropdown menu, select *View my alerts* to select the alerts you receive and how you receive them.

Going forward, please be aware that if you enroll in certain online services or make any changes to your account information, such as updating your phone number, address, etc., you will receive automated email Notifications from notifications@sbical.com.

eStatements

Cut down on your monthly clutter by signing up for eStatements. We will automatically send a reminder from estatements@sbical.com to your email on file whenever a new statement is available.

- Print or save to your own computer, CD, or hard drive
- Export transactional history to your personal finance software

Internal & External Transfers

Now, you can easily and quickly move money internally between your SBIC checking, savings, and money market accounts or externally to accounts you maintain at other financial institutions so that your money is always where you need it, when you need it.

Online Bill Pay

Save time and money by paying your bills to any company or individual in the U.S. through our secure online portal.

- Schedule one-time or recurring payments in advance for expenses such as rent and utilities

> Expedited Payments

Make a last minute payment to anyone, anywhere in the continental United States faster than ever before. We will be offering two accelerated disbursement options — overnight check and expedited electronic payment — conveniently built in to our Bill Pay service.

- Overnight checks are delivered to almost any payee the next day and we provide you with a FedEx tracking number to verify the receipt of your payment
- Instantly transmit your payment to any payee to whom we

- Update personal information including telephone numbers, mailing addresses, and email accounts on file

Features:

currently send electronic payments with the *Expedited Electronic Payment* option

Note: Bill Pay accounts will be debited via ACH to fund payments. Before your payment is processed, we verify the balance of the funding account. If you do not have sufficient funds in that account on the date your payment is scheduled, your payment may be delayed or canceled. In cases where the payee is not set up to receive ACH payments, Direct Check payments will be debited from the Bill Pay account when the payee cashes the check. In both cases, clients will specify the *Due Date* for a payment. The Bank will calculate when to send the payment based on the payment type (check v. electronic) and payee relationship.

People Pay Service (Person-to-Person Payment)

A fast, convenient, and safe way to send money to just about anyone with an email address or cell phone number, whether they bank with SBIC or not.

- Pay your roommate back for household expenses, send cash to your daughter in college, or make sure the soccer team dues are paid in time for next week's game — the possibilities are endless!
- With real-time debits, payments are made immediately and take only a few simple steps to claim

Remittance Service

Enjoy the convenience of sending Remittances to India from the comfort of your home via our secure, encrypted network.

- Competitive exchange rates





Business Online Banking (BoB)

For enhanced Business Online Banking access and sign-up information, please speak to one of our branch representatives or relationship officers. The flexibility and reliability you want to manage your business banking needs from anywhere, anytime. BoB supports multiple users, so you can provide different employees with varying levels of access to accounts and services. You also have the choice to set up transaction limits or require multiple approvers for certain transactions. With BoB, you can customize your options while you safeguard your business using the latest technology and highest level of security features so you can feel confident that your personal banking information remains confidential.

Save Time:

- View your bank statements through eStatements
⇒ We will send a reminder from estatemnts@sbical.com to your email on file when a new statement is available.
- View account balances and transaction details as well as transfer funds, all in real-time
- View front and back images of cancelled checks
- Set up alerts to be notified of important account activity

Alerts & Notifications (Online Security)

Take advantage of customizable alerts to help your company reduce the risk of fraud and stay on top of account, transaction, and user activity. To enroll for alerts, simply sign on to BoB and click the *Administration* tab. From the dropdown menu, select *Manage alerts* to select the alerts you receive and how you receive them.

Going forward, please be aware that if you enroll in certain online services or make any changes to your account information, such as updating your business phone number, address, etc., you will receive automated email Notifications from notifications@sbical.com.

Automated Clearing House (ACH) Collections

Expedite the receivables conversion period by collecting and processing payments electronically to make your business more efficient and profitable.

- Streamlined collection of recurring customer payments
- Accelerate cash flow and improve insight into your cash position

Automated Clearing House (ACH) Payments

Initiate secure and reliable electronic payments to save the time and cost of issuing, mailing, and reconciling checks, as well as mitigate the risks inherent in paper-based disbursements.

- Ideal for recurring payables such as reimbursements, dividends, interest, and more
- Availability of funds until the moment they are needed

Business Online Bill Pay

Save time and money by paying your bills to any company or individual in the U.S. through our secure online portal.

- Schedule one-time or recurring payments in advance for expenses such as equipment leases and rent
- Expedited Payments enable you to make last minute payments to anyone, anywhere in the continental U.S. within 24 hours

Note: Bill Pay accounts will be debited via ACH to fund payments. Before your payment is processed, we verify the balance of the funding account. If you do not have sufficient funds in that account on the date your payment is scheduled, your payment may be delayed or canceled. In cases where the payee is not set up to

Improve Efficiencies:

- Transfer Money Between Internal and to External Accounts
- Issue Stop Payment requests in real-time
- Reconcile your accounts with the ability to export data
- Make loan payments and initiate loan advances
- Reorder checks
- Initiate Direct Deposit of payroll

Features:

receive ACH payments, Direct Check payments will be debited from the Bill Pay account when the payee cashes the check. In both cases, clients will specify the *Due Date* for a payment. The Bank will calculate when to send the payment based on the payment type (check v. electronic) and payee relationship.

Positive Pay Service

Protect yourself against check fraud — monitor payments processed against your account, review suspicious items efficiently to make timely disbursement decisions, and reject unauthorized transactions before losses occur.

- Daily notification of any discrepancies between checks presented for payment and your check issuance records

Remittance Service (Through CoB)

Enjoy the convenience of sending Remittances to India from the comfort of your office via our secure, encrypted network.

- Competitive exchange rates

Remote Deposit Capture (RDC) Service

Save a trip to the Bank and process checks faster by simply scanning the image of the check, instantly transmitting it for deposit to your linked State Bank of India (California) account.

- Ideal for businesses that receive large volumes of check payments
- Quicker access to deposited funds when compared to in-branch transactions

Tax Payment Services

Replace tax deadline stress with peace of mind in knowing that your taxes are paid on time, every time.

- Pay federal, state, and local taxes as well as child support payments
- Schedule tax payments in advance to be sent on a specified date

Wire Transfer Services (International & Domestic)

The flexibility to initiate and manage secure, instant payments to anyone, virtually anywhere around the world through your BoB.

- Track payment activity with real-time information



State Bank of India
(California)

State Bank of India (California)
Head Office
707 Wilshire Boulevard, Suite 2900
Los Angeles, CA 90017



**Important Dates
Inside!**



Branch Locations & Hours



State Bank of India
(California)

| Artesia | Fremont | Fresno |
|--|--|--|
| 18191 Pioneer Boulevard Artesia, CA 90701 (562) 865-5009 | 39148 Paseo Padre Parkway Fremont, CA 94538 (510) 713-8070 | 2787 W. Shaw Avenue, Suite 101 Fresno, CA 93711 (559) 225-2264 |
| Mon-Fri: 9:00am - 4:00pm PST Sat: 10:00am - 2:00pm PST | Mon-Fri: 9:00am - 4:00pm PST Sat: 10:00am - 2:00pm PST | Mon-Fri: 9:00am - 4:00pm PST Sat: 10:00am - 2:00pm PST |
| Los Angeles | San Diego | San Jose |
| 523 W. 6th Street, Suite R501 Los Angeles, CA 90014 (213) 627-7350 | 9494 Black Mountain Road, Suite E San Diego, CA 92126 (858) 547-1505 | 675 N. First Street, Suite 105 San Jose, CA 95112 (408) 938-9240 |
| Mon-Fri: 9:00am - 4:00pm PST | Mon-Fri: 9:00am - 4:00pm PST Sat: 10:00am - 2:00pm PST | Mon-Fri: 9:00am - 4:00pm PST Sat: 10:00am - 2:00pm PST |
| Tustin | Washington, D.C. | Woodland Hills |
| <i>The District</i> 2827 Park Avenue, Suite 10A Tustin, CA 92782 (714) 258-8331 | 2001 Pennsylvania Avenue NW, Suite 150 Washington, DC 20006 (202) 857-7956 | 21724 Ventura Boulevard Woodland Hills, CA 91364 (818) 251-9761 |
| Mon-Fri: 9:00am - 4:00pm PST Sat: 10:00am - 2:00pm PST | Mon-Thurs: 9:00am - 5:00pm EST Fri: 9:00am - 6:00pm EST | Mon-Fri: 9:00am - 4:00pm PST Sat: 9:00am - 1:00pm PST |