NOTICE OF SERVICING TRANSFER

PLUMAS BANK

June 27, 2025

Dear Cornerstone Loan Client,

We are excited to welcome you to Plumas Bank. On July 1, 2025, Cornerstone Community Bank will be owned and operated by Plumas Bank. Whether your financing needs include personal loans, commercial lending, agricultural financing, or Small Business Administration (SBA) loans, Plumas Bank offers decades of experience to support your lending needs.

Our next milestone is the transfer of your current loan(s) to Plumas Bank. Your current loan servicer, Cornerstone Community Bank, will stop accepting payments from you as of July 20, 2025. Your loan will transfer to Plumas Bank automatically and your loan account number will remain the same. This process will be completed by Monday, July 21, 2025.

- Starting July 21, 2025, your loan payments are due to Plumas Bank.
- Please refer to your current loan documents for the details of your loan terms. The transfer of servicing does not affect any term or condition of the loan other than terms directly related to the servicing of the loan.
- If you have any questions, our local teams are here to assist you.

There are several ways to make your loan payment to Plumas Bank:

IN PERSON: At any of our branch locations, our teams can assist you in making your loan payment. Visit plumasbank.com/locations for location information of all Plumas Bank branches – including your favorite local branches in Anderson, Red Bluff and Redding.

BY MAIL: Send all payments due on or after July 21, 2025 to Plumas Bank at this address: Plumas Bank, PO Box 210, Quincy, CA 95971

AUTOMATIC PAYMENT VIA YOUR PLUMAS BANK CHECKING ACCOUNT: If you are currently set up for automatic payments for your Cornerstone Community Bank loan, your automatic payment will be drawn from your Plumas Bank account starting July 21, 2025.

AUTOMATIC PAYMENTS VIA ANOTHER FINANCIAL INSTITUTION: If you are currently set up to make payments from an account held at another financial institution, no changes are required; however, we recommend updating the bank name and routing number [Plumas Bank, Routing Number 121138288].

DIRECT ONLINE PAYMENT VIA PLUMAS BANK WEBSITE: If you do not have a checking account with Plumas Bank, you can make payments to your Plumas Bank loan electronically by visiting plumasbank.com/payloan.

We're here to assist you. Refer to the attached Frequently Asked Questions document. You can also visit plumasbank.com/welcome-cornerstone for more information about the transition of Cornerstone Community Bank to Plumas Bank.

NOTICE OF SERVICING TRANSFER

If you have questions for Cornerstone Community Bank or Plumas Bank about your loan or this Notice of Servicing Transfer, please contact either servicer:

CURRENT SERVICER - CORNERSTONE COMMUNITY BANK
Loan Servicing Department: 530.529.1222
500 Riverside Way | PO Box 889
Red Bluff, CA 96080

Redding Hartnell: 530.222.1460
Redding Downtown: 530.806.4000
Anderson: 530.360.3290

NEW SERVICER - PLUMAS BANK
Loan Servicing Department: 888.375.8627
32 Central Ave. | PO Box 210
Quincy, CA 95971

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Welcome to Plumas Bank. We look forward to serving you for many years to come.

Sincerely,

John Whiting
Senior Vice President, Loan Operations and Administrative Systems
Plumas Bank
32 Central Ave. | PO Box 210
Quincy, CA 95971

FREQUENTLY ASKED QUESTIONS (FAQs)
About the conversion of your loan to Plumas Bank

This document provides answers to common questions regarding the conversion of your Cornerstone loan(s) to Plumas Bank. For further details, contact your local branch or visit us online at plumasbank.com/welcome-cornerstone.

LOAN ACCOUNTS

Q1. What will happen to my loans?
For all loan products, Plumas Bank will carry your current loan terms as defined in your credit agreement until the loan is paid off. You will need to send your payment to Plumas Bank starting July 21, 2025. As a loan client, you will receive a separate letter notifying you in writing of your loan being transferred to Plumas Bank and instructions on where to mail or submit your payment.

Q2. Will I be able to access my loan information after the conversion date?
You will be able to access your loan information through Plumas Bank's Online Banking portal. If you have been enrolled in online banking through Cornerstone and your loan was listed, it will automatically transfer to Plumas Bank's online banking. If you were not previously enrolled, you'll need to visit plumasbank.com to enroll in Plumas Bank's online banking after July 21, 2025.

Q3. What if I make my loan payment from an account with Cornerstone Community Bank?
If you are currently making your loan payment from an account held at Cornerstone Community Bank, those payments will be drawn from your Plumas Bank account starting July 21, 2025. This will be automatic. There is nothing you need to do.

Q4. What if I make my loan payment from an account at another financial institution?
If you are currently making your loan payment from an account held at another financial institution, no changes are required; however, we recommend updating the bank name to Plumas Bank and updating the routing number [Plumas Bank, Routing Number 121138288].

Q5. Can I make loan payments to Plumas Bank electronically?
Yes, starting July 21, 2025, payments to your Plumas Bank loan can be made electronically. Visit plumasbank.com, view the 'Quick Links' tab at the top of the homepage and select 'Pay Loan.'

Q6. Do I need to update the loss payee on my insurance policy for collateral that secures my loan?
Plumas Bank will accept the insurance policy listing Cornerstone Community Bank as loss payee; however, we encourage you to notify your insurance company to update the loss payee to Plumas Bank.

Thank you for your patience as we transition your account from Cornerstone to Plumas Bank.

It is our goal to make the transition from Cornerstone to Plumas Bank as smooth as possible. This document is intended to answer some of your immediate questions. Should you have additional questions, please visit or call your nearest branch during regular business hours.