



CALIFORNIA BANK OF COMMERCE

Relationship Proposal

Presented to:

Mendocino Coast Health
Care District



Mendocino Coast Health Care District
775 River Drive
Fort Bragg, CA 95437

Dear Sara and Rick:

On behalf of California Bank of Commerce, we are delighted to share this proposal with you. We hope you and your team find our proposed solutions for treasury management and liquidity, as well as our strong community dedication, a compelling start to our continued discussion.

Our goals in putting together this proposal are to accomplish several initiatives for Mendocino Coast Health Care District. They are:

- Consolidate banking relationships
- Reduce banking fees paid for services
- Improved service and support from banking relationship

Thank you again for this opportunity to earn your business. Our commitment to making a difference when banking our valued community members is a passion for us at CBC. We look forward to your feedback and are truly appreciative of your time and consideration.

Sincerely,

Vanessa L. Ryan

Vanessa L Ryan
Executive Vice President
Director, Public Sector Banking

Agenda

- Your CBC Team
- Treasury Services Overview
- Summary Analysis
- Accounting Opening & Implementation
- Global Overview/Addendum

Your CBC Team

Relationship Team

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Treasury Services Overview

Treasury Services Overview

CBC Treasury Direct

- Commercial online banking platform
- Information reporting
 - Customized Reporting
- Customized user access
- Wire origination
 - Dual control
- Mobile access

Fraud Prevention

- Check Positive Pay
- ACH Positive Pay
- Full reconciliation reporting
 - Download in Excel or PDF

ACH Origination

- Upload files directly to the bank
- Pay employees and vendors electronically
- Create payment database in CBC Treasury Direct
- Dual control

Remote Deposit

- Deposit checks at office
- Delegate check scanning
- Capture image of check(s)

Public Deposit FDIC Coverage & Diversification

Demand Deposit Marketplace (DDM) program

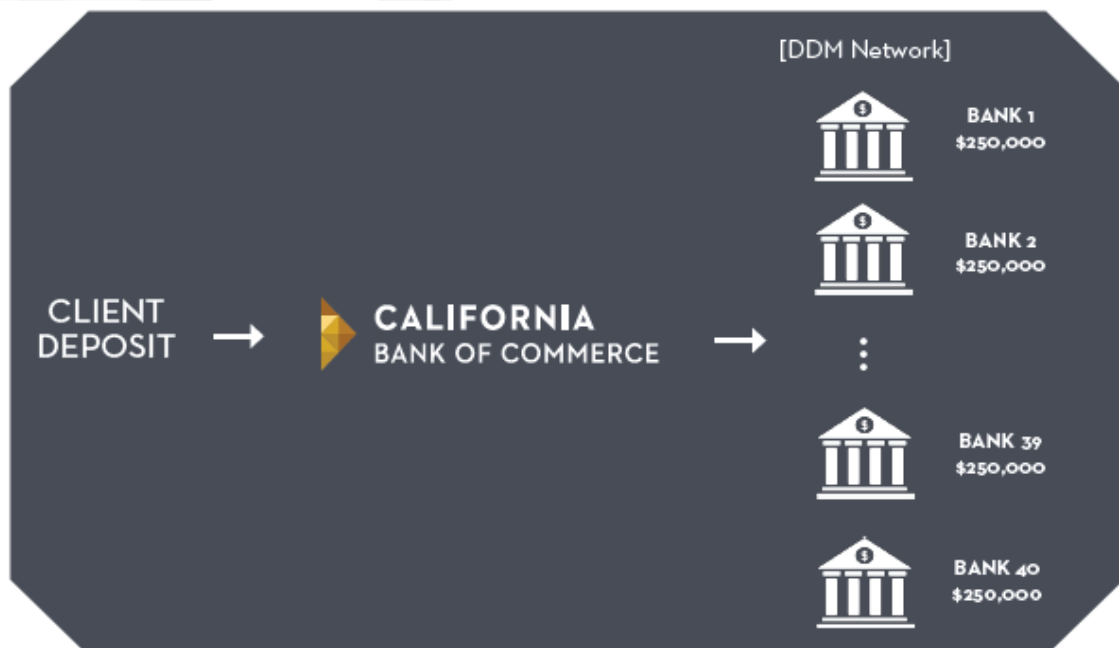
Benefits

Safety - Daily Liquidity - Decreased Risk - Easy Access

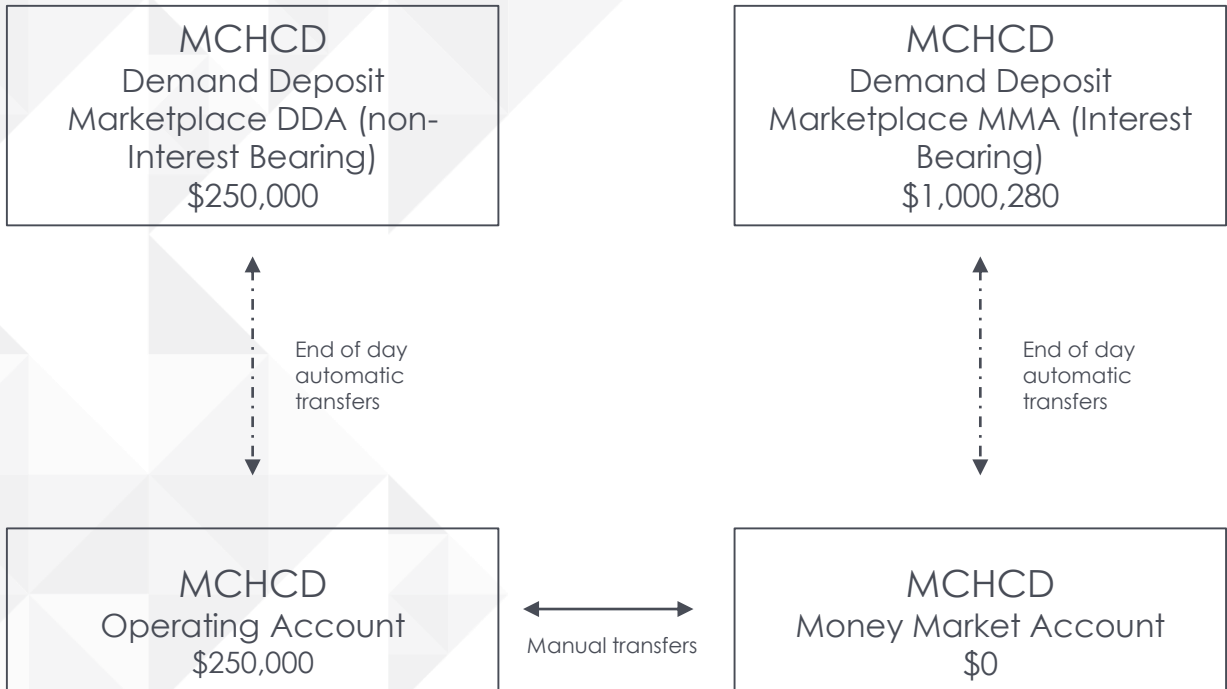
- FDIC insurance reduces the risks associated with money fund investing
- Access to millions in FDIC insurance through participating banks, coverage up to the program maximum (currently \$50M)
- Full access to your cash on a daily basis
- Enjoy the benefits of a consolidated banking relationship and a high level of FDIC insurance through a single contact point
- View real-time activity via Treasury Direct CBC banking and a daily summary of transactions on your DDM portal

How DDM Works

Client cash balances are sent daily into the DDM program and allocated into participating program banks to ensure high levels of FDIC Insurance.



Account Schematic



Summary Analysis

Account Analysis Comparison and Interest Return Summary

Cost analysis based on \$250,000 peg balance in operating account, with \$250,000 swept into non-interest bearing DDM network (FDIC diversification). Excess balances of \$1,000,280 will be in the interest bearing DDM network.

Cost Analysis	Gross Charge	ECR	Net Charge
California Bank of Commerce	\$ -	0.65%	\$ -
Bank of America and Saving Bank of Mendocino County	\$ 2,202	0.25% & 0.55%	\$ 1,872
<i>Difference</i>	\$ 2,202		\$ 1,872

Interest Return	Ave. Balances	APY	Monthly Interest Return
Demand Deposit Marketplace MMA (FDIC Diversification)	\$ 1,000,280	3.90%	\$ 3,206

Monthly Interest Return Summary*	
Monthly Bank Charges Savings	\$ 1,872
Monthly Interest Return	\$ 3,206
Net Monthly Return/Savings	\$ 5,079
Annualized Net Benefit	\$ 60,945

*Based on July 2023 balances and activity

Account Opening & Implementation

Account Opening Process and Implementation

- Collect organization documentation and authorized account signer(s) information
 - ✓ Account opening
- Collect Treasury Direct user information and levels of access
- Collect signed Treasury Management set up documents
 - ✓ Implement Treasury Management request
 - Once treasury documents are signed and returned, training to be completed within 14 days
 - ✓ Complete training
 - Group or individual training

Addendum/Global Overview

CBC Banking Profile

- 2022 marked California Bank of Commerce's 15th year anniversary.
- California Bank of Commerce is a unique business bank, designed and created to serve the needs of business clients by building deep, lasting relationships between our experienced bankers and our clients. We are a regional business bank exclusively for:
 - Privately, closely, and family-held, medium-sized operating businesses.
 - Not-for-Profit entities inclusive of social or fraternal clubs, industry associations, foundations, mission-driven, and faith-based organizations.
 - Professional Firms (lawyers, CPAs, insurance brokers) who serve as advisors to the business community.
 - Professional investors such as those associated with venture capital and private equity.
 - Public Sector Entities: Special Districts, Municipalities, JPAs
- CBC operates four commercial banking centers – Oakland, Walnut Creek, San Jose, and Sacramento. The primary geographic focus is Northern and Central California with extensions into the Western United States and Nationally for two of its specialty finance divisions.

CBC's Financials

- Below is the QR code and link for the press release that includes the 3/31/2023 results:



- The institution is supervised and regulated by the California Department of Financial Protection and Innovation (the "DFPI") and the Federal Deposit Insurance Corporation (the "FDIC").
- We file reports with the Securities and Exchange Commission (the "SEC"), which include annual reports on Form 10-K, quarterly reports on Form 10-Q, and current reports on Form 8-K, as well as proxy and information statements in connection with our stockholders' meetings. These reports are generally posted as soon as reasonably practicable after they are electronically filed with the SEC. Our 2022 10-K and 8-K reports are posted and available for review.



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