

You are being referred to Sorrento Pacific Financial, LLC (“SPF”) the brokerage firm and Registered Investment Adviser that provides non-deposit investment products and services through SPF Financial Professionals at your Bank. SPF and your Bank have entered into an agreement whereby the Bank may refer potential investment clients to SPF. Below is some important information for you to understand about this endorsement.

- The Bank is not a current investment client of SPF and is not affiliated with SPF.
- The Bank will receive compensation from SPF if you establish an investment advisory account with SPF or engage SPF for financial planning services.
 - The Bank will receive up to 42% net of fees, expenses and overhead of the investment advisory fee or financial planning fee that you pay to SPF. The Bank will receive this fee for as long as you maintain an investment advisory relationship with SPF.
 - You do not pay a higher investment advisory fee or financial planning fee because of the fee paid to the Bank.
- The Bank has a conflict of interest because it has a financial incentive to recommend that you establish an investment advisory relationship with SPF.
- The Bank may compensate certain Bank employees to refer potential clients to SPF for investment advisory services. This creates a conflict of interest because the Bank employee receives a \$25 one-time payment per referral if the potential client attends a meeting with SPF. The Bank employee receives the payment even if the potential client does not establish an investment advisory relationship with SPF.

The Bank is not authorized to provide investment advice on behalf of SPF.

For important information related to our fees and services please review the [SPF Form ADV Part 2A](#) or visit adviserinfo.sec.gov/firm/summary/127787.

Non-deposit investment products and services are offered through Sorrento Pacific Financial, LLC (“Sorrento Pacific”) (“SPF”), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through Sorrento Pacific: **are not FDIC or otherwise federally insured, are not a deposit or guarantee of the bank, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through Sorrento Pacific. The bank has contracted with Sorrento Pacific to make non-deposit investment products and services available to bank clients. Atria Wealth Solutions, Inc. (“Atria”) is not a registered broker-dealer or Registered Investment Advisor. Sorrento Pacific is a subsidiary of Atria.