



March 16, 2020

Dear Golden Pacific Bank Customers, Shareholders, and Employees,

Safety is a high priority for Golden Pacific Bank. As a local community bank, our employees and the community we serve are the heart of our business. We are committed to providing a safe and secure environment for our employees, customers, and vendors.

Since the emergence of the coronavirus (COVID-19), we are monitoring developments on a day-to-day basis. None of us has a playbook that covers all contingencies, but we remain committed to address issues as they arise in these challenging times.

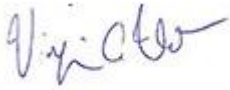
Golden Pacific Bank remains open for customer service operating under regular bank hours at all branches. Golden Pacific Bank supports the national healthcare directive to limit personal contact by offering alternative ways for you to manage your financial needs. We encourage use of our online banking service at www.goldenpacificbank.com or by calling us at **(800) 582-5503**.

Other actions we are taking:

- All customers are allowed to access their deposit accounts at any and all ATMs and the bank will reverse all “Golden Pacific Bank out of network” ATM fees on customer statements.
- Customers may use our digital banking by logging in at www.goldenpacificbank.com
- Customers may use the Golden Pacific Bank mobile app. Contact your local Branch Manager if you need help setting this up.
- A drive up window is open at the Yuba City branch and night drop boxes are available at the Yuba City and Live Oak branches.
- Bank and bank branches are subject to daily monitoring.
- We’re frequently cleaning touch surfaces throughout our customer and employee areas.
- We’re urging all to be vigilant about frequent hand washing and social distancing.
- Employees who feel ill or who have been exposed to the virus are instructed to stay home and consult their healthcare providers.

Our heartfelt thoughts and prayers are with all of you impacted by this virus. This can be a stressful period. Please know that Golden Pacific Bank wants to serve you. We are committed to being disaster ready and equipped to handle your cash and credit needs and those of your friends in the community.

Sincerely,

A handwritten signature in blue ink, appearing to read "Virginia Varela".

Virginia Varela
President & CEO