



FREQUENTLY ASKED QUESTIONS for former Los Padres Bank Customers

As of August 20, 2010

Q. Who is Pacific Western Bank?

A. Pacific Western Bank ("Pacific Western") is the 14th largest commercial bank headquartered in California out of over 282 institutions. As of June 30, 2010, Pacific Western had \$5.1 billion in assets and 68 branches throughout Southern California. Pacific Western and its holding company, PacWest Bancorp, have acquired and successfully integrated 21 financial institutions since 2000.

Q. What will happen to my deposit account at Los Padres Bank?

A. It's business as usual. As of the close of business on August 20, 2010, Pacific Western assumed deposit accounts and all branches of Los Padres Bank. You can continue to access your deposit accounts in the same manner that you have in the past: use your same branch, same debit or ATM card, and same checks. You may withdraw your deposits at any time, without penalty.

Q. What about my Certificate of Deposit (CDs)?

A. If you have a CD with Los Padres Bank, please be advised that the maturity date will not change. At this time, your interest rate has not changed. However, we may choose to change the interest rate on your Los Padres Bank CD in the future prior to its maturity date. Should we elect to change the interest rate, you will be notified in advance of such change and you will have the ability to withdraw your current Los Padres Bank CD without penalty at any time prior to maturity.

Q. Is my money safe?

A. Yes, in addition to FDIC coverage, your deposits are backed by the strength and security of Pacific Western Bank. If you have money in both banks, your deposits have separate FDIC insurance for up to six months. Contact your branch for help reviewing your coverage.

Q. Can I bank at Pacific Western Bank branches in my area?

A. Not yet. We'll be working to combine banking systems as quickly as possible so you can begin to enjoy an expanded branch network. We'll notify you in advance of any changes; in the meantime, simply continue to bank at Los Padres Bank branches as you do today.

Q. Are my accounts still FDIC insured?

A. Yes. The money you have on deposit will continue to be insured by the FDIC. FDIC deposit insurance has increased from \$100,000 to \$250,000 on all interest-bearing accounts through December 31, 2013. Since Pacific Western is a participant in the FDIC's Transaction Account Guarantee Program, unlimited coverage is provided on all non interest-bearing transaction accounts per depositor through December 31, 2010. If you have accounts with both Pacific Western Bank and Los Padres Bank, then the FDIC will insure separately up to six months from August 20th.

Q. Do my direct deposit, automated payments and transfers remain the same?

A. Yes. These services will continue without interruption or action on your part. Should this change as we look to combine banking systems, we will provide you with advance notice.

Q. Will there be any changes to my business accounts?

A. No change at all – bank just as you do today. As our systems merge, we look forward to bringing you enhanced products and services to serve your business needs.

Q. Where do I send my loan payments?

A. There is no change in how or where you make your payments; payment instructions and addresses remain unchanged.

Q. Can I make my loan payments at a Pacific Western Bank branch?

A. No, continue to mail your payments or make them at one of the Los Padres Bank branches.

Q. Will my loan terms change?

A. There will be no pre-maturity change in terms, with the exception of changes upon which you and we mutually agree in writing.

Q. I have Certificates of Deposit (CDs) at both Los Padres Bank and Pacific Western Bank. Are both FDIC-insured?

A. Yes, Los Padres Bank CDs are separately insured from Pacific Western Bank for at least six months after the acquisition date of August 20, 2010. Los Padres Bank CDs that mature during this six-month period which are renewed for the same term and amount continue to be separately insured until the first maturity date after the six month window period. CDs that mature during the six-month period, if renewed on any other basis, or that are not renewed, will be separately insured through the six month period. Los Padres Bank CDs opened on or after August 20, 2010, will be combined with all other Pacific Western Bank accounts to determine FDIC insurance.

Q. I have Individual Retirement Accounts at both Los Padres Bank and Pacific Western Bank. Are both FDIC insured?

A. Yes, Individual Retirement Accounts (including retirement CDs) will be separately insured by the FDIC for six months after August 20, 2010 for the maximum FDIC limits, separately from any other retirement accounts that you may have at Pacific Western Bank.

Q. I have deposit accounts at both Los Padres Bank and Pacific Western Bank. Are both FDIC insured?

A. Yes. If you opened a Los Padres Bank deposit account before August 20, 2010, the account will be separately insured by the FDIC for six months, up to the maximum FDIC insurance limits, including any new deposits into your Los Padres Bank account.

Accounts opened on or after August 20, 2010, are combined with all other Pacific Western Bank accounts to determine FDIC insurance.

Q. What about my online banking access?

A. Continue to access online banking services through www.lospadresbank.com. As our banking systems merge, we will provide advance notice of any changes to access your online services.

Q. What if I make my deposits through PC Deposit? Can I continue to use my scanner?

A. Yes, please continue to make deposits through your scanner. Your deposits will be accepted and processed as usual.

Q. Can I continue to mail in my deposits?

A. Yes, you can continue to mail in your deposits. Deposits should be addressed to your branch of account.

Q. So for now, everything stays the same?

A. Yes, you can continue to bank as you normally do:

- Same account numbers,
- Same Los Padres Bank name on your account statements and notices,
- Same checks, deposit slips, debit cards, and ATM cards,
- Same online banking website and passwords,
- Same branches,
- Same familiar bankers providing the same high level of service.

Q. What kind of changes can I expect to see in the future?

A. In the future:

- Your branch will be re-named to Pacific Western Bank,
- Once our systems merge, you will be able to use any of the 68 Pacific Western Bank branches listed on the following page,
- You will see the Pacific Western Bank name on your statements and notices as well as online,
- You will enjoy access to additional products and services.

Q. Where can I get more information about Pacific Western or PacWest Bancorp?

A. Please visit our websites at www.pacificwesternbank.com or www.pacwestbancorp.com.



BRANCH LOCATIONS

LOS ANGELES COUNTY

Beverly Hills (no ATM)

9454 Wilshire Boulevard
Beverly Hills, CA 90212
310.278.7200

Century City

10250 Constellation Boulevard
Suite 1640
Los Angeles, CA 90067
310.286.1144

Claremont

223 West Foothill Boulevard
Claremont, CA 91711
909.621.0519

Covina

728 South Citrus Avenue
Covina, CA 91723
626.967.2514

Downey

10245 Paramount Boulevard
Downey, CA 90241
562.806.3701

Encino

15840 Ventura Boulevard, Suite 100
Encino, CA 91436
818.386.9763

Glendale

400 North Brand Boulevard, Suite 100
Glendale, CA 92103
818.549.1000

Glendora

510 South Grand Avenue
Glendora, CA 91741
626.963.8551

Irwindale

5155 Irwindale Avenue
Irwindale, CA 91706
626.814.1441

Los Angeles (no ATM)

444 South Flower Street, 14th Floor
Los Angeles, CA 90071
213.627.7799

Monrovia

515 South Myrtle Avenue
Monrovia, CA 91016
626.357.9957

Olympic (no ATM)

11150 West Olympic Boulevard
Los Angeles, CA 90064
310.996.9100

LOS ANGELES COUNTY CONTINUED

Pasadena (no ATM)

200 South Los Robles Avenue, Suite
110
Pasadena, CA 91101
626.449.8200

Pacific Palisades

15310 Sunset Boulevard
Pacific Palisades, CA 90272
310.459.0381

Pico Rivera

8810 East Whittier Boulevard
Pico Rivera, CA 90660
562.948.3446

Rosemead

8941 East Valley Boulevard
Rosemead, CA 91770
626.287.6100

San Fernando

400 South San Fernando Mission
Boulevard
San Fernando, CA 91340
818.365.6301

Santa Monica

120 Wilshire Boulevard
Santa Monica, CA 90401
310.458.1521

South Pasadena (no ATM)

625 Fair Oaks Avenue, Suite 175
South Pasadena, CA 91031
626.799.4185

Warner Center

21600 Oxnard Street, Suite 100
Woodland Hills, CA 91367
818.610.2760

West Covina

220 South Vincent Avenue
West Covina, CA 91790
626.919.5761

Westwood (no ATM)

1762 Westwood Boulevard
Los Angeles, CA 90024
310.873.8000

Whittier

15335 East Whittier Boulevard
Whittier, CA 90603
562.902.2292

ORANGE COUNTY

Anaheim

101 East Lincoln, Suite 125
Anaheim, CA 92805
714.535.2400

Brea

275 North Brea Boulevard
Brea, CA 92821
714.671.6800

Dana Point

34180 Pacific Coast Highway
Dana Point, CA 92629
949.661.4100

Huntington Beach

19950 Beach Boulevard
Huntington Beach, CA 92648
714.845.4208

Irvine

14252 Culver Drive Suite G
Irvine, CA 92604
949.559.4000

Newport Beach

895 Dove Street, Suite 100
Newport Beach, CA 92660
949.221.8080

RIVERSIDE COUNTY

Cathedral City

38055 Date Palm Drive
Cathedral City, CA 92234
760.324.9483

Corona (no ATM)

1050 West Sixth Street
Corona, CA 92882
951.735.7426

Indian Wells

74-750 Highway 111
Indian Wells, CA 92210
760.836.0870

La Quinta

78-080 Calle Estado, Suite 101
La Quinta, CA 92253
760.777.7447

Murrieta

41381 Kalmia Street
Murrieta, CA 92562
951.894.3300

**BRANCH LOCATIONS
CONTINUED**

**RIVERSIDE COUNTY
CONTINUED**

Palm Springs

1601 East Tahquitz Canyon Way
Palm Springs, CA 92262
760.416.3336

Temecula

27541 Ynez Road
Temecula, CA 92591
951.587.5200

SAN BERNARDINO COUNTY

Chino

12474 Central Avenue
Chino, CA 91710
909.591.6371

Chino-Grand

4012 Grand Avenue, Suite A
Chino, CA 91710
909.517.1729

Ontario

2401 South Grove Avenue
Ontario, CA 91761
909.947.1126

Rancho Cucamonga

9680 Haven Avenue, Suite 100
Rancho Cucamonga, CA 91730
909.476.3764

Twentynine Palms

73-770 Gorgonio Drive
Twentynine Palms, CA 92277
760.367.0500

Upland

569 North Mountain Avenue
Upland, CA 91786
909.981.8611

Yucca Valley

7272 Joshua Lane
Yucca Valley, CA 92284
760.365.6371

SAN DIEGO COUNTY

Bonsall

5256 South Mission Road, Suite 1001
Bonsall, CA 92003
760.639.2000

Carlsbad

2602 El Camino Real
Carlsbad, CA 92008
760.434.3344

**SAN DIEGO COUNTY
CONTINUED**

Chula Vista

730 Broadway Avenue, Suite 200
Chula Vista, CA 91910
619.498.8280

Coronado

1190 Orange Avenue
Coronado, CA 92118
619.437.4466

Downtown San Diego

401 West A Street
San Diego, CA 92101
619.744.7200

El Cajon

368 Broadway
El Cajon, CA 92021
619.593.3950

Escondido

900 Canterbury Place, Suite 100
Escondido, CA 92025
760.432.1350

Fallbrook

130 West Fallbrook Street
Fallbrook, CA 92028
760.731.4500

Golden Triangle

4365 Executive Drive, Suite 125
San Diego, CA 92121
858.457.1755

La Costa

7690 El Camino Real
Carlsbad, CA 92009
760.635.1770

La Jolla

7855 Ivanhoe Avenue, Suite 100
La Jolla, CA 92037
858.622.2500

La Mesa

8002 La Mesa Boulevard
La Mesa, CA 91942
619.466.9700

Point Loma

1661 Rosecrans Street
San Diego, CA 92106
619.221.4180

Rancho Bernardo

16495 Bernardo Center Drive
San Diego, CA 92128
858.451.9100

**SAN DIEGO COUNTY
CONTINUED**

Rancho Santa Fe

6110 El Tordo
Rancho Santa Fe, CA 92067
858.756.3023

Santee

9955 Mission Gorge Road
Santee, CA 92071
619.562.6400

San Ysidro

418 West San Ysidro Boulevard
San Ysidro, CA 92173
619.662.4715

Vista-Shadowridge

1690 South Melrose Drive
Vista, CA 92081
760.597.4930

SAN FRANCISCO COUNTY

San Francisco-Richmond District

5160 Geary Boulevard
San Francisco, CA 94118
415.668.8288

San Francisco- Sunset District

2301 Noriega Street
San Francisco, CA 94122
415.681-7685

SAN MATEO COUNTY

San Mateo

885 South El Camino Real
San Mateo, CA 94402
650.343.8577

VENTURA COUNTY

Camarillo

1656-A Arneill Road
Camarillo, CA 93010
805-383-7909

Thousand Oaks

550 North Moorpark Road
Thousand Oaks, CA 91360
805.496.6358

Ventura Main

101 South Chestnut Street
Ventura, CA 93001
805.804.8200

Ventura Midtown

480 South Mills Road
Ventura, CA 93003
805.658.1936