Banking and Mortgage Benefits for **Affinity Program Members**

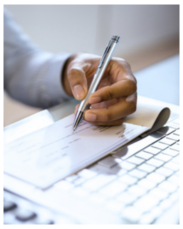
Mechanics Bank®
Where Relationships Matter

Banking and Mortgage Benefits for

Affinity Program Members

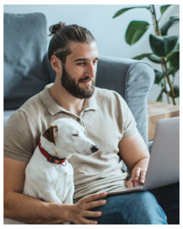
As part of the Mechanics Bank Affinity Program, you are eligible to take advantage of banking and home loan benefits.

See full Affinity benefits here



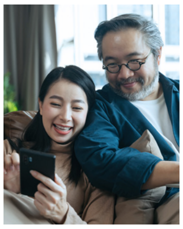
Workplace Checking.[1]

Take advantage of a select checking account with no monthly service charge when you sign up for eStatements[2]. Ask us how to get ATM surcharge fee refunds.[3]



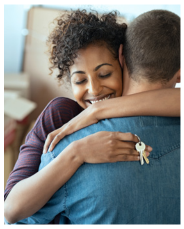
Free financial fitness workshops.

Attend both live and virtual workshops ranging in topics from understanding your credit to the steps to homeownership.



Rate reductions on select consumer loans.[4]

Receive a 0.25% interest rate discount on a new Mechanics Bank personal loan or line with an additional 0.25% interest rate discount with automatic-debit from a Mechanics Bank personal checking or savings account. Mortgage loans excluded.

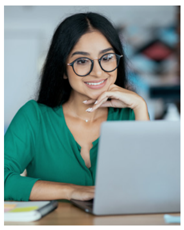


Access to down payment assistance.

Take advantage of our knowledgeable loan advisors who will help you navigate the down-payment assistance programs in your area.

Mortgage savings.[5]

Affinity Program mortgage benefits provide exclusive access to savings on closing costs when purchasing a new home or refinancing an existing mortgage. With guidance from experienced lending advisors, you will receive support throughout the mortgage process and learn about the options available to you.



Savings opportunities.

Open a new Certificate of Deposit or Savings Account.

Mortgage Benefits

844.440.8047 • affinitylending@mechanicsbank.com

Banking Benefits

800.292.1876 • affinitybanking@mechanicsbank.com

Mechanics Bank®

Eligible Participants of Associations are required to self-identify by providing the name of the Association or qualifying Business they are affiliated with. 1) The Workplace Checking account is available to current members and employees of organizations participating in the Mechanics Bank Affinity Program, including retired employees and immediate family members of current members and employees, and retired employees. "Immediate family members" refers to spouses, parents, and children of current members and employees, or retired employees. Unless otherwise specified, all accounts are subject to Mechanics Bank's customary fees. Refer to the Schedule of Fees and Charges for details. 2) The fee to receive a paper statement is $2 per statement cycle. This fee can be waived by enrolling exclusively in electronic statements. 3) Mechanics Bank will rebate fees charged by other institutions for the use of their ATMs. The rebate is up to $12 per statement cycle and will be credited to your Workplace Checking account within one (1) business day after the fee is charged. 4) To receive your interest rate discount, you must mention you are an Affinity member prior to loan closing. Interest rate discount excludes mortgage loans. Applicable only for Personal Reserve Accounts or Lift Loans. 5) Eligible Participants of Associations are required to self-identify by providing the name of the Association or qualifying Business they are affiliated with. Actual savings may vary depending on loan amount and services selected. All loans are subject to program eligibility, acceptable collateral, underwriting and credit approval. Other terms and conditions apply. Mechanics Bank NMLS# 442116. Equal Housing Lender. MKT1600B-2211/0426

FDIC MEMBER FDIC | EQUAL HOUSING LENDER