

## MISSION NATIONAL BANK

### **Information Regarding Mission National Bank and its Anti-Money Laundering Policies**

Mission National Bank is fully committed to remaining constantly vigilant to prevent the use of our products and services by those who would abuse them.

The following is for use by any financial institution seeking information about Anti-Money Laundering or Customer Identification Program at Mission National Bank ("the Bank").

We are a nationally chartered bank, headquartered at 3060 16<sup>th</sup> Street, San Francisco, California, in the United States of America (USA). Our primary federal regulator is the Office of the Comptroller of the Currency (OCC), 1225 17th Street, Suite 300, Denver, CO 80202.

We are a full-service commercial bank. We originate commercial, small business, and consumer loans and leases, and offer a range of other individual and commercial banking products. We currently operate physical branch locations only in the state of California.

We are subject to the anti-money laundering laws and regulations of the USA. The Bank Secrecy Act (BSA) and the USA PATRIOT Act are the primary regulations in the USA designed to prevent money laundering. In accordance with these regulations, we have established:

- A written Bank Secrecy Act/Anti-Money Laundering Program that is reviewed and approved annually by our Board of Directors and is subject to review by our federal regulators
- Written policies and procedures designed to combat money laundering and terrorist financing
- A written Customer Identification Program (CIP) whereby new customers are identified prior to inception of a business relationship
- Written policies and procedures designed to ensure compliance with sanctions administered by the U.S. Office of Foreign Assets Control (OFAC)
- An employee training program to educate employees about money laundering and terrorist financing crimes, to assist them in identifying suspicious activities
- Procedures for monitoring accounts and transactions for suspicious activities, and for filing reports with the appropriate authorities if suspicious or structured activity is detected
- An independent audit review function to test the adequacy of our anti-money laundering policies and procedures on an annual basis
- A BSA Administrator, who is appointed by our Board of Directors and is responsible for the oversight of our anti-money laundering program
- The Bank's anti-money laundering policies and procedures apply to all of our branches and subsidiaries.

We are prohibited under the Bank Secrecy Act from opening or maintaining accounts on behalf of foreign shell banks. Furthermore, we do not permit foreign banks that maintain correspondent accounts with us to indirectly provide banking services to shell banks.

I, Romel Carsola, certify that the above information is true and correct and that I am authorized to sign this statement on behalf of Mission National Bank.

Romel Carsola  
Vice President /BSA and Compliance Officer  
Executed on this 12th day of January, 2015