



Syringa Bank Boise, Idaho

The following list of responses to frequently asked questions may assist you in understanding what is happening at Syringa Bank.

On Friday, January 31, 2014, Syringa Bank, Boise, Idaho, was closed by the Idaho Department of Finance. The Federal Deposit Insurance Corporation (FDIC) was then named Receiver. Subsequent to the closure, Sunwest Bank, Irvine, California, acquired all the deposits and substantially all the assets of Syringa Bank from the FDIC as Receiver. Share price does not trigger a bank closing and was not the reason for Syringa Bank's failure. *All shares of stock were owned by the holding company, which was not involved in this transaction.*

YOUR MONEY IS SAFE! No one lost any money on deposit as a result of the closure of this bank. All deposits, regardless of dollar amount, were transferred to Sunwest Bank.

ACCESS TO YOUR MONEY: You may continue to use your outstanding checks, and they will clear up to the balance in your account. Your ATM/Debit card will continue to work as usual. The total balance in your account(s), including checking, savings, money markets, Certificates of Deposit, and retirement accounts, has been transferred to Sunwest Bank and will be available for transactions during regular business hours at the former bank branches.

DIRECT DEPOSITS: All direct deposits, for example, social security checks, payroll, veterans' benefits, welfare and/or disability, unemployment or any payment you receive electronically will continue as usual.

AUTOPAYMENTS/BILL PAY/ONLINE BANKING: These services will continue as usual. Your routing number and account number will remain the same until you are notified in writing by Sunwest Bank.

INTEREST RATES: Interest on deposits accrued through close of business on January 31, 2014 will be paid at your same rate. Syringa Bank's rates will be reviewed by Sunwest Bank and may be lowered; however, you will be notified in writing of any changes. You may withdraw funds from any transferred account, regardless of whether your interest rate changes, without early withdrawal penalty until you enter into a new deposit agreement with Sunwest Bank.

BROKERED DEPOSITS: As an All-Deposits Transfer transaction, the total of all deposit accounts, excluding the Cede & Co deposits, has been assumed by Sunwest Bank. If you are a customer who has a Syringa Bank deposit through a broker, you must contact your broker with any questions.

TAX REPORTING – 1098 AND/OR 1099: Sunwest Bank will be responsible for mailing your 1099 tax information. Your 1098 reporting will be done by the FDIC or the servicer of your loan. You will be notified of any changes in ownership or servicing of your loan.

SAFE DEPOSIT BOXES: You may continue to access your safe deposit box during normal business hours. Any changes will be communicated by Sunwest Bank.

OVERDRAFT LINES OF CREDIT: These lines have been transferred to Sunwest Bank. Please contact Sunwest Bank if you have additional questions regarding your accounts.

LOAN PAYMENTS: You should continue to make your payments according to the terms of your written contract. You may continue to make your payments at the branch office or send them to the same payment address with checks made payable to Syringa Bank.

ESCROW PAYMENTS: All services previously performed related to your loan will continue. Should you receive notification that any portion of your taxes or insurance was not paid, notify your loan officer immediately.

LOANS IN PROCESS: Please contact your current loan officer directly.

SHARES OF STOCK: All shares of stock were owned by the holding company, Syringa Bancorp, Boise, Idaho. The holding company was not included in the closing of the bank or the resulting receivership. If you are a shareholder, please do not contact or file a claim with the receiver. You must contact the holding company directly for more information:

Syringa Bancorp
P.O. Box 7557
Boise, Idaho 83702

CLAIMS: Please send claims to the following address:

FDIC as Receiver for Syringa Bank
1601 Bryan Street
Dallas, TX 75201-3430
ATTN: Claims Agent

Or by email at the following address:

NonDepClaimsDal@fdic.gov

DEPOSIT INSURANCE INFORMATION: If you have accounts in both the failed bank and Sunwest Bank, they will be insured separately for at least six months following the merger of the banks. This will allow you time to restructure your accounts if necessary.

ADDITIONAL QUESTIONS: You may contact the FDIC Call Center at the number provided below with any additional questions:

1-800-238-8209

FDIC CALL CENTER HOURS OF OPERATION – ALL HOURS ARE MOUNTAIN TIME

Friday, January 31, 2014: Until 9:00 p.m.
Saturday, February 1, 2014: 9:00 a.m. – 6:00 p.m.
Sunday, February 2, 2014: 12:00 p.m. – 6:00 p.m.
Monday, February 3, 2014: 8:00 a.m. – 8:00 p.m.
Thereafter: 9:00 a.m. – 5:00 p.m.

SCAMS: ***Be watchful for and resistant to any scams to obtain information from you by individuals or entities stating that they are acting on behalf of either the failed bank, new bank, or the FDIC. If you are contacted by anyone requesting personal information from you related to this event, please contact the FDIC Call Center listed above to report the incident.***

Additional information: <http://www.fdic.gov/bank/individual/failed/banklist.html>.