

Bank of San Francisco Launches New Website, Logo and Zelle® Integration

Investment in technology-driven tools will offer clients simplicity, accessibility and a more streamlined navigation

SAN FRANCISCO – Feb. 22, 2022 – Bank of San Francisco (OTCQX: BSFO), a forward-thinking community bank serving businesses, nonprofits and individuals, today announced the launch of its new website, www.BankBSF.com, as well as a new logo, which reflects the Bank's continued growth and evolution, and its service to clients throughout the Bay Area, and beyond.

BankBSF.com will offer the Bank's clients and website visitors a fresh look and feel in addition to simplicity, accessibility and a more streamlined navigation system—helping users reach whatever they seek in just a few clicks.

In addition to the website launch, Bank clients can now access Zelle® through their mobile banking app. Zelle® is a fast, safe and easy way to send and receive money, typically within minutes¹. Using just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank¹.

"At Bank of San Francisco, we are committed to combining technology with the traditional values of high-touch, personalized service. The design and technology improvements we have made will strengthen our ability to provide the best service possible to current and future clients, wherever they reside" said Ed Obuchowski, CEO, Bank of San Francisco.

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¹U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

About Bank of San Francisco

Bank of San Francisco, headquartered in San Francisco, is a progressive community bank that reflects the best of San Francisco and Bay Area culture – flexible, entrepreneurial, and forward-thinking. We are a local bank, with significant ownership by members of the community, serving Bay Area businesses, nonprofits, individuals, and families. Bank of San Francisco delivers high-touch, personalized service with agility and accountability. Our team is as diverse as the community we serve, which allows us to understand our clients' unique needs and goals. We invite you to learn more about Bank of San Francisco and to join our family of successful, community-minded clients. For more information about Bank of San Francisco, please call us at (415) 744-6700, or visit us at www.bankbsf.com. Bank of San Francisco is a member of the FDIC and is an Equal Housing Lender.



Forward-Looking Statement

This press release contains certain forward-looking statements that involve risks and uncertainties, including statements relating to our anticipated growth. Forward-looking statements are those that are not statements of historical fact and may be identifiable by use of the words "believe," "expect," "intend," "anticipate," "plan," "estimate," "project," or similar expressions. These statements are based on current expectations, estimates and projections about Bank of San Francisco's business based, in part, on assumptions made by management. These statements are not guarantees of future performance and involve risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties may affect the operations, performance, development, growth projections, capital needs and results of Bank of San Francisco's business and include, but are not limited to, local and national economic conditions, interest rate movements, changes in the financial performance and/or condition of our loan and deposit clients, changes in the levels of performing and nonperforming assets and charge-offs, timely implementation by Bank of San Francisco of technology enhancements for its products and operating systems, the impact of competitive products, services and pricing, acts of war or terrorism, or natural disasters, such as earthquakes, clients' requirements and preferences, federal, state and local legislation and regulatory developments, the ability to retain or increase market share, retain or grow client relationships and control expenses, changes in regulatory or generally accepted accounting principles and other similar matters. Readers are cautioned not to place undue reliance on forward-looking statements, which are subject to influence by the foregoing risk factors and unanticipated future events. Actual results, accordingly, may differ materially from management expectations. Bank of San Francisco undertakes no obligation to update such forward-looking statements except as required by law.

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