

ADDENDUM TO PROXY STATEMENT

ANNUAL MEETING OF SHAREHOLDERS

OF

AMERICAN RIVIERA BANK

To Be Held June 16, 2021

This addendum to the proxy statement ("Proxy Statement") is intended to provide additional information to shareholders in connection with the solicitation of proxies to be used by the Board of Directors of American Riviera Bank (the "Bank") at the Annual Meeting of Shareholders of the Bank currently scheduled to be held at American Riviera Bank, 1033 Anacapa Street, Santa Barbara, California 93101, on Wednesday June 16, 2021 at 5:30 p.m., and at any adjournments thereof (the "Meeting").

PROPOSAL 1: ELECTION OF DIRECTORS

The Board of Directors and Committees

The Bank's Executive and Governance Committee, also serves as the Nominating Committee. The Committee will consider suggestions or recommendations for Board membership received by shareholders. Shareholders who wish to make such suggestions or recommendations should forward their written suggestions to the Chair of the Executive and Governance Committee addressed to American Riviera Bank, Attn: Corporate Secretary, PO Box 329, Santa Barbara, CA 93102. Whether a person is recommended for Board membership by a shareholder or a director of the Bank, the standards and qualifications to be considered for Board membership include local community involvement, sound reputation, and business or educational experience that will be beneficial to the Bank. The Committee also considers each candidate's contribution to the diversity of the Board, including personal characteristics, education, experience and skills.

PROPOSAL 2: RATIFICATION OF THE BANK'S INDEPENDENT AUDITORS

Independent Auditor Fees

Fees incurred for professional services provided by Crowe LLP for 2020 and 2019:

(\$ in thousands)	2020	2019
Audit Fees	\$ 74,000	\$ 69,500
Audit-Related Fees & Travel	\$ 1,500	\$ 11,000
Tax Fees	\$ 18,500	\$ 16,400
Tax Consulting Fees	\$ 13,900	\$ 9,500
Total Fees	\$107,900	\$106,400