

Supervisory Condition Letter 2025-05 November 2025

November 14, 2025

via email

Board of Directors
Neighborhood National Bank
2987 Jamacha Road, Suite 2B
El Cajon, CA 92019

Re: Termination of 12 USC 1818 Condition

Dear Members of the Board:

The Office of the Comptroller of the Currency (OCC) has authorized the termination of the condition that required Neighborhood National Bank, El Cajon, California (Bank), to enter into, and thereafter implement and adhere to, the Operating Agreement dated September 7, 2022 (OA). The condition was previously imposed in writing by a Federal banking agency in connection with any action on any application, notice, or other request within the meaning of 12 USC 1818. The OCC has authorized the termination of the aforementioned condition in conjunction with the termination of the OA.

If you have any questions about this letter, please contact me or your assigned Portfolio Manager.

Sincerely,

//s// Digitally Signed, Dated: 2025.11.17

Christopher Fransway
Assistant Deputy Comptroller
Midsize and Community Bank Supervision