



## Annual Disclosure Statement

In compliance with regulations adopted by the Federal Deposit Insurance Corporation ("FDIC") and state law requirements under California Financial Code Section 1935, Beneficial State Bank has prepared an Annual Disclosure Statement containing important information regarding the financial condition of the Bank. One copy of this Annual Disclosure Statement is available upon request at no cost to you. Additional copies may be obtained for a nominal fee.

To obtain a copy of the Beneficial State Annual Disclosure Statement, call (510) 550-8400 or contact us at:

Beneficial State Bank  
Administration  
1438 Webster Street, Suite 100  
Oakland, CA 94612