First Choice Bank

Volume IV Issue I

## CEO Message

Neena Bansil
President/CEO

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# First Choice Bank Hit Financial Milestones in Year 2011 – $2 Million in Net Income and $248 Million in Total Assets

On behalf of First Choice Bank, I am pleased to report on the Bank's achievements for the year 2011. This was a year of growth and the Bank hit a financial milestone—$2 million in Net Income and $248 million in Total Assets, compared to $1 million and $202 million last year, respectively, which equated to 0.95% of return on average assets and 9.44% return on average equity. The Bank's strong capital position continues to provide a "well capitalized" designation as per regulatory standards, reflecting a total Risk-Based Capital ratio of 18.6%.

**Year 2011 Financial Highlights**

- Record Earnings
  For the year of 2011, the Bank recorded total net income of $2 million, a 101% increase from $1 million in 2010.
- Strong Asset Growth
  As of December 31, 2011, total assets grew to a record $248 million, reflecting an increase of $46 million or 23% from $202 million at prior year end.
- Strong Loan Growth
  Loans grew to a record $128 million, reflecting an increase of $35 million or 37% from $94 million in 2010.
- High Quality Loan Portfolio
  The Bank has no non-performing loans on its books as of December 31, 2011.
- Strong Capital Position
  The Bank continued to retain "well capitalized" designation and successfully raised $6.3 million additional equity in 2011 through private placement to support balance sheet growth.
- The Bank was recognized by the Community Development Financial Institution of the U.S. Treasury (CDFI) for its activities and received an award of $500,000.
- The Bank hosted a very successful maiden Charity Golf Tournament in October 2011 at the Black Gold Golf Club and was able to make meaningful contributions to two deserving charities in its area of operation.

We take great pride in the fact that the above milestones were achieved in year 2011 and look forward to 2012 and beyond. Your contribution is vital to the Bank's continued success. We thank you for your ongoing support and commitment to First Choice Bank.

Switch your checking account to First Choice Bank and enjoy the freedom of no checking fees. SWITCH KIT is available online at www.FirstChoiceBankCA.com

# EMPLOYEE CORNER

## Julia Lee Tran

Married to husband Robert of 17 years with two children, 15-year-old Jessica and 10-year-old David.

I started my new life in 1988 when I first stepped on to the land of America. It really is a land of opportunities. Three weeks after arriving in California, I got an entry level job as a Teller at EWB, Montebello Branch. It was extremely challenging to me, a newcomer with limited English and no banking experience. However, with hard work and an eagerness to learn on the job each and every day, I made tremendous progress. Gradually, I was promoted from a Teller to New Account Representative and Customer Services Officer. Also, I was named "EMPLOYEE OF THE MONTH" twice in May 1992 and August 1994.

After leaving EWB, I joined UCB in 1998 and continued my journey to move up from a Senior Relations Representative to an Operation Supervisor and Assistant Branch Manager. I have never stopped working hard. In addition, I have gained a valuable experience in retail branch operations, which has been an asset to me throughout my banking career.

This year is my 3rd anniversary with First Choice Bank. It is my honor to receive a Special Recognition Award "EMPLOYEE OF THE YEAR 2010," from our bank for Outstanding Performance, Productivity and Dedicated Service. I always strive to provide the best customer service to build up a solid customer relationship as well as to build up my new branch, Alhambra. Thanks to the teamwork of my fellow staff at Alhambra Branch and the great support from Cerritos Headquarters, that have contributed to the success of Alhambra Branch. Together, we can make a difference.

After work, I enjoy shopping and spending precious time with my family. I always feel proud of myself and my family for what we have been to this day. Our efforts did pay off. It is true that, "Always do your best. What you plant now, you will harvest later."

## Fun Facts: Texting Acronyms

| | |
|---|---|
| *$ | Starbucks |
| 9 | Parent is watching |
| 99 | Parent is no longer watching |
| TMI or 511 | Too much information |
| <3 | Heart |
| ALOL | Actually Laughing Out Loud |
| AML | All My Love |
| AWHFY | Are We Having Fun Yet? |
| B4N | Bye For Now |
| BION | Believe It Or Not |
| BRB | Be Right Back |
| BTW | By The Way |
| BYKI | Before You Know It |
| CIL | Check In Later |
| CM | Call Me |
| CT | Can't Talk |
| CTO | Check This Out |
| CUL8R | See You Later |
| CUZ | Because |
| DKDC | Don't Know Don't Care |
| FF | Friends Forever |
| FWIW | For What It's Worth |
| G2G | Got To Go |
| GMAB | Give Me A Break |
| GMTA | Great Minds Think Alike |
| GRATZ | Congratulations |
| GR8 | Great |
| GWS | Get Well Soon |
| HH01/2K | HaHa, Only Half Kidding |
| HHOJ | HaHa, Only Joking |
| HIG | How's It Going |
| HUD | How You Doing? |
| IDK | I Don't Know |
| IDTS | I Don't Think So |
| IKWYM | I Know What You Mean |
| J2LYK | Just To Let You Know |
| L8R | Later |
| LMK | Let Me Know |
| LOL | Laughing Out Loud |
| MML | Made Me Laugh |
| NMP | Not My Problem |
| OBTW | Oh By The Way |
| RUOK | Are You OK? |
| S2U | Same To You |
| SYL | See You Later |
| T2UT | Talk To You Tomorrow |
| WBU | What 'Bout You? |
| WFM | Works For Me |
| WYM | What do You Mean? |

# SAVE YOUR BUSINESS TIME AND MONEY

## *Eazy*Deposit - Business Remote Deposit

First Choice Bank's *Eazy*Deposit is a remote deposit service that allows you to deposit checks from your office with an easy-to-use desktop scanner that connects to your PC and turns your checks into digital deposits.

You can now scan checks received from customers and make deposits electronically to First Choice Bank anytime — day or night. Simply enter the dollar amount of your deposit, scan your checks and transmit your deposit to the bank through a secured Internet connection.

It's fast, secure and cost effective.

**Benefits for your business:**

- Make deposits anytime
- Save time preparing deposits
- Cut costly courier fees or trips to the bank
- Assure deposits are made daily

*Eazy*Deposit enables you to consolidate deposits received at multiple locations into a single account! Let us help you streamline your business banking process.

For more information or to sign up for *Eazy*Deposit, call First Choice Bank at Cerritos (562) 345-9240 or Alhambra (626) 300-8987, or visit us today!

# SERVING OUR COMMUNITY

## *First Choice Bank Volunteers*
## WINDSOR PALMS CARE CENTER

First Choice Bank spent the morning with residents at Windsor Palms Care Center of Artesia on February 11th. Staff, family and friends handed out roses and blankets in celebration of Valentine's Day. Volunteers had a blast singing songs, sharing stories and spending time with the residents.

## *First Choice Bank Celebrates*
## 2012 LUNAR YEAR OF THE DRAGON

First Choice Bank staff and families joined San Gabriel Valley Annual Lunar New Year Festival celebration on February 4, 2012!

## Branch Locations

**Headquarters/Cerritos Branch**

17414 Carmenita Road
Cerritos, CA 90703

Phone: (562) 345-9092
Toll Free: (877) 256-9809
Fax: (562) 926-8737

Monday - Thursday 9:00am to 4:00pm
Friday 9:00am to 6:00pm
Saturday 10:00am to 1:00pm

**Alhambra Branch**

407 W. Valley Boulevard, Suite 1
Alhambra, CA 91803

Phone: (626) 300-8987
Fax: (626) 300-8507

Monday - Thursday 9:00am to 5:00pm
Friday 9:00am to 6:00pm
Saturday 10:00am to 1:00pm

www.FirstChoiceBankCA.com

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## Annual Shareholders' Meeting

First Choice Bank will hold its Annual Shareholders' Meeting on May 16, 2012. We invite all shareholders, board members and employees to celebrate the Bank's continued growth and stability in 2011. The meeting will be held at the Bank's headquarters at 17414 Carmenita Road, Cerritos, CA 90703. For more information, please call (562) 345-9257.

## Join Our Team

We're looking for talented professionals who are committed to providing the best service to our clients. We are an equal opportunity employer. Job opportunities for:

- Credit Administrator
- Commercial & SBA Loan Underwriters
- Credit Analyst
- Customer Service Representative

Please email your resume to us at CustomerCare@FirstChoiceBankCA.com or fax to (562) 926-0519.