



# First Choice Bank™

*First in Speed | Service | Solutions*



**Peter Hui**  
Chairman



**Robert M. Franko**  
President/CEO

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## Dear Valued Shareholders, Customers and Staff:

It's hard to believe that we are already in the final months of 2016! As we approach the holiday season, our thoughts turn to spending time with family and friends, finishing up year-end projects and being grateful for all those who have made our prosperity possible.

We are pleased to report that the Bank is continuing strong, yet measured growth for 2016, while maintaining focused efforts to increase profitability and manage loan and deposit concentrations. As of the end of the third quarter of 2016, the Bank had earned \$6.1 million in net income year-to-date. That is 66% more in profits than we had at the same quarter-end last year. Additional performance information can be found on the following pages.

The Bank's 6th Annual Charity Golf Tournament is finally here! Our recipient charities have been chosen, and preparations have been made for the day's events. We are excited to welcome all of this year's participants and to present the Citizen of the Year award. More details about the event are inside.

We were able to meet with many of the Bank's Shareholders at the Annual Meeting on August 4th. The event had a great review of what happened in the last year, along with highlights of new and upcoming products and services to make our customers' banking experience even better. Please plan to join us next year, especially if you weren't able to this year. Photos from the evening are included in the newsletter.

This quarter, we are excited to spotlight Bank customer Karl Strauss Brewing Company, who recently completed and opened a new location in Anaheim. First Choice Bank was happy to be able to help with the construction loan on Karl Strauss' satellite brewery and brewpub. Pictures from the grand opening are inside.

As the year draws to a close, we want to extend our warmest holiday greetings to each and every one of you. We are very thankful for your loyalty and for the confidence you place in us. We look forward to continuing to be your trusted financial partner in the New Year and for many years to come.

Respectfully,  
Peter Hui  
*Chairman of the Board*

Robert M. Franko  
*President/Chief Executive Officer*

## Customer Spotlight Karl Strauss Brewing Co.

Karl Strauss Brewing Company opened a new satellite brewery and brewpub in Anaheim on August 22, 2016. Directly across the street from Angel Stadium and near our Anaheim office, this new location expands the brewery's small batch brewing capability. "We're looking forward to introducing our beers to more Anaheim residents. This location is the perfect setting for socializing with friends over a freshly brewed, locally made craft beer from an independent brewery," said Matt Rattner, President & Co-Founder of Karl Strauss Brewing Company. "First Choice Bank makes banking easy; their customer service is exceptional."



Chris Cramer, Co-Founder and CEO, Karl Strauss Brewing Co.; Peter Hui, Chairman, First Choice Bank

## Charity Spotlight Los Angeles Saves Campaign

On July 27, 2016, First Choice Bank participated in an event for the America Saves Campaign in Los Angeles. The campaign, launched in 2015, seeks to motivate, encourage and support low- to moderate-income families to save money, reduce debt and build wealth. The event was held at the Magnolia Place Family Center and Children's Bureau and included over 20 pledges by individuals and families to choose a goal and begin a savings plan. First Choice Bank was pleased to be a part of this very valuable program.



Rosie Flores - Pacific Western Bank; Debbie Franco & Nora Perez - First Choice Bank

## 2016 Annual Shareholders Meeting



# First Choice Bank Charity Golf

We're excited for First Choice Bank's upcoming 6th Annual Charity Golf Tournament, taking place on Thursday, October 27, 2016, at the Industry Hills Golf Club at Pacific Palms Resort. We'll also be presenting this year's Citizen of the Year award at our dinner reception to recognize an inspiring individual who has been living beyond himself, reaching out to the needy and sharing his blessings.

The event is a perfect opportunity to connect with fellow business leaders while making a positive impact in our community. We look forward to seeing everyone out there!

Please contact **Kathryn Leu** at (562) 345-9247 or [kleu@firstchoicebankca.com](mailto:kleu@firstchoicebankca.com) for more details.

## The fundraiser will benefit the following local charities:

ABC Education Foundation  
Blind Children's Learning Center  
Caring Connections  
Center for Autism  
Chinese Christian Herald Crusades – Rowland Heights  
Community Family Guidance Center  
Harvest Haven Inc.  
Nandala Mission – Pasadena  
Neighborworks Orange County  
Orangewood Children's Home Auxiliary La Casa  
Project Angel Food  
Pujols Family Foundation  
St. Jude Children's Research Hospital  
Strive Foundation  
Union Station Homeless Services of San Gabriel  
Vistas for Children  
Women Helping Women  
Zoe International

## Financial Highlights

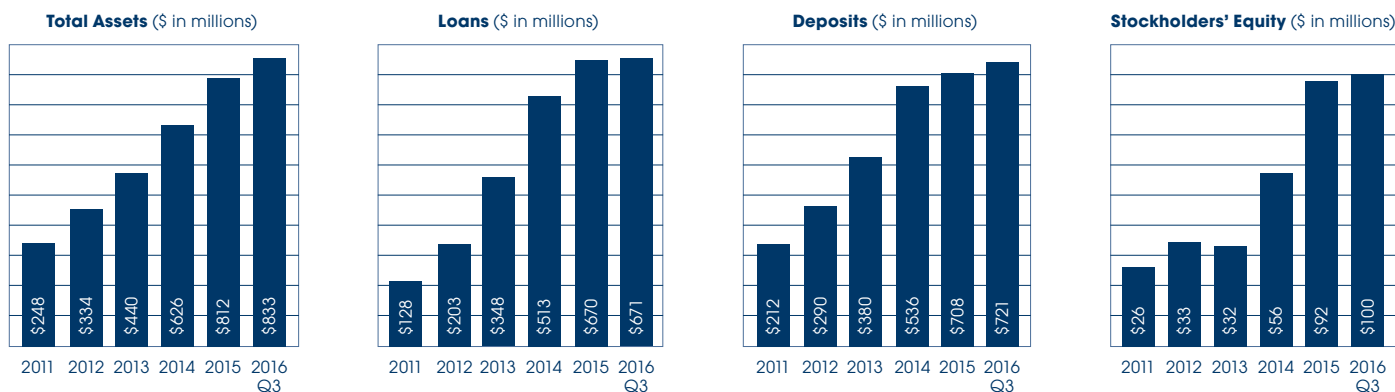
### Performance Highlights of the Bank

	2012	2013	2014	2015	YTD AS OF Q3 2016 (unaudited)
Net Income (\$ in millions)	\$2.6	\$2.7	\$4.1	\$5.4	\$6.1
Return on Average Assets (%)	0.9%	0.7%	0.8%	0.7%	1.0%
Return on Average Equity (%)	9.3%	8.0%	9.0%	7.2%	8.5%
Efficiency Ratio (%)	50.3%	59.3%	57.8%	59.8%	55.5%
Non-Current Loans + Other Real Estate Owned to Loans + Other Real Estate Owned (%)	1.2%	0.3%	0.0%	0.6%	0.3%

Actuals (\$ in millions)	2011	2012	2013	2014	2015	Q3 2016
TOTAL ASSETS	\$248	\$334	\$440	\$626	\$812	\$833
GROSS LOANS	\$128	\$203	\$348	\$513	\$670	\$671
TOTAL DEPOSITS	\$212	\$290	\$380	\$536	\$708	\$721
STOCKHOLDERS' EQUITY	\$26	\$33	\$32	\$56	\$92	\$100

% Growth (Year over Year)	2011	2012	2013	2014	2015	Q3 2016
TOTAL ASSETS	23%	35%	32%	42%	30%	3%
GROSS LOANS	37%	58%	71%	47%	31%	0.1%
TOTAL DEPOSITS	22%	36%	31%	41%	32%	2%
STOCKHOLDERS' EQUITY	57%	29%	-2%	72%	65%	8%

## Strong Growth



# Branch Locations

## Headquarters

17785 Center Court Drive, Suite #750  
Cerritos, CA 90703

Phone: (562) 345-9092  
Toll Free: (877) 256-9809  
Fax: (562) 926-8640  
By Appointment Only

## Cerritos Branch

12845 Towne Center Drive  
Cerritos, CA 90703

Phone: (844) 392-2842  
Fax: (562) 926-8737

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

## 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

## Rowland Heights Branch

17458 E. Colima Road  
Rowland Heights, CA 91748

Phone: (626) 964-3400  
Fax: (626) 964-8750

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

## Anaheim Branch

2401 E. Katella Avenue, Suite #125  
Anaheim, CA 92806

Phone: (714) 634-5119  
Fax: (714) 456-9813

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

## Manhattan Beach

Private Banking Office  
2321 Rosecrans Avenue  
El Segundo, CA 90245

By Appointment Only  
Contact Nicole Swain  
Phone: (310) 696-6669

## Temecula

41530 Enterprise Circle S., Suite #202  
Temecula, CA 92590  
Phone: (844) 315-7855

## Solana Beach

265 Santa Helena, Suite #205  
Solana Beach, CA 92075

By Appointment Only  
Contact John Harelson  
Phone: (858) 519-3534



17785 Center Court Drive, Suite #750 • Cerritos, CA 90703



## Holiday Budget Tips

Some tips to avoid financial stress when shopping for the holidays:

- Make a list and check it twice! Review your shopping list carefully. Does everyone listed on it truly need to be there?
- Set limits! Write down a maximum dollar limit for each person, vow to stay within that limit and then track how much you actually spend.
- Buy in bulk! Have something on hand for those unexpected presents. A case of wine, elegant candles or a tin of homemade cookies are great ideas.
- Be realistic! Ask yourself if you can really afford it. Do you have the cash for it? A good rule of thumb is to leave the credit cards at home, and if you don't have the cash for it, don't buy it.
- Trim your expenses! Can you make some presents yourself, participate in a gift exchange or only buy for the kids? Look into your options.
- Shop online! Many retailers offer free shipping for the holidays, and oftentimes there are online coupon codes that can be used to save even more.



Member  
**FDIC**

[www.FirstChoiceBankCA.com](http://www.FirstChoiceBankCA.com)