First Choice Bank Celebrates the 7th Anniversary and Reports 59% Increase YOY in Net Profit for Six Months Ended June 30, 2012

While First Choice Bank celebrated its 7th anniversary on August 18, 2012, the Bank was pleased to report its financial results for the six months ended June 30, 2012. The Bank continues to grow its solid performance; the reported net income for the six months ended June 30, 2012 was $800,000, up 59% from the same period in 2011.

Second Quarter 2012 Financial Highlights

• Strong Earnings
  For the six months ended June 30, 2012, the Bank generated net income of $800,000, a 0.62% return on average assets and 6.17% return on average equity, respectively.

• Strong Asset Growth
  As of June 30, 2012, total assets grew to a record $271 million, a $63 million or 30% increase from $208 million at June 30, 2011.

• Solid Loan Growth
  Loans grew to a record $138 million, a $38 million or 25% increase from $110 million at June 30, 2011.

• Strong Capital Position
  The Bank continues to remain in the “well capitalized” designation.

• “FIVE-Star” Rating by BauerFinancial, Inc
  First Choice Bank continues to receive a “FIVE-Star,” the highest rating from BauerFinancial, Inc. The five-star rating is listed as “Superior” on BauerFinancial’s Recommended Report.

We are proud of these results and will continue to serve you to meet your specific needs. As always, we thank you for your continued support.

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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:

• Operations Manager
• Loan Officer
• New Account Representative
• Teller

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

While a student at California State University in Fullerton, Karen Chou worked part-time as a bank teller for East West Bank—a job that not only provided Karen with her first professional experience in banking, but one that also served as a catalyst for her post-college career. Indeed, following her graduation in 2002, Karen continued to pursue work in the financial industry and held various positions at a number of California financial institutions before accepting the role of Operations Officer for First Choice Bank’s Cerritos branch. Now with more than ten years of banking experience under her belt, Karen has become a vital member of the First Choice Bank team—benefiting both customers and co-workers with her natural problem-solving ability and unwavering commitment to exceptional customer service.

Karen’s responsibilities as Operations Officer include overseeing the day-to-day operations of all bank tellers and new accounts representatives, as well as ensuring compliance with bank policies, regulations and by-laws. In addition, she provides training for new employees, manages all customer inquiries and prepares certification reports on a regular basis. Karen truly enjoys the opportunity to expand her banking knowledge and positively influence her customers’ banking experience, and she has a deep appreciation for the family-like relationships she has encountered at First Choice Bank.

Outside of work, Karen likes to travel, shop and cook. She also enjoys spending time with her husband, George, and their adorable baby boy, Kyle.

Home Mortgage Rates

| Rate          | Minimum Rate | Beginning Date | Monthly Rate
|---------------|--------------|----------------|---------------
| 30-Year Fixed-Rate Mortgage | 3.500% | with 0.375 points | 3.375% |
| 3.375% | with 0.375 points |
| 15-Year Fixed-Rate Mortgage | 3.000% | with 0.750 points | 2.875% | with 0.125 points |

Rates and points based on 11/27/12 and assume primary residence, single family residence, total LTV of 75% or less, credit score of 740 or better, purchase or rate and term refinances, DTI of 45% or less, and the establishment of an escrow account for payment of taxes and insurance, loan amount of $417,000 for a 30-day lock period.

Application required; subject to underwriting approval and not all applicants will be approved. Full documentation and property insurance required. Loan secured by first position lien against your property. Fees and charges apply and may vary by product. Terms, conditions and restrictions apply. Rates, loan products and fees are subject to change without notice. Your rate and term may vary. Call for details.

Rowland Heights Grand Opening Promotion

On September 18, 2012, we opened our third branch located at 17458 E. Colima Road, Rowland Heights. To celebrate our 7th anniversary and the opening of this new branch, we are launching a special promotion.

Win a $200 Apple® gift card, iPod Touch® or Amazon® Kindle Fire when you open a personal or business Premier Checking account! Deposit and maintain a minimum balance of $50,000 for six months.*

*Offer is valid when you open a new Premier Checking Account relationship at the Rowland Heights branch funded in new money from September 18, 2012 to October 31, 2012 or while supplies last. To qualify, you need to open a Premier Personal or Business Checking account with $50,000 NEW and maintain minimum daily balance of $10,000 in the account for sixty (60) months or the value of the gift will be deducted from account proceeds (time requirement must be maintained for Life); you must also maintain a minimum balance of $10,000 in the account for sixty (60) months, or the value of the gift will be deducted from account proceeds (time requirement must be maintained for Life). Full documentation and property insurance required. Loan amount of $417,000 for a 30-day lock period.

We thank all of our sponsors below for their invaluable support to the tournament.

2nd Annual Charity Golf Tournament

The 2nd Annual Charity Golf Tournament benefiting Harvest Haven Community Service Center and SAHARA was held on Thursday, October 18, 2012 at the Black Gold Golf Club in Yorba Linda, California. The tournament this year also benefited the winning team’s charity of choice.

Harvest Haven is a non-profit charitable organization that provides free services to people in need, provides many elderly services, and offers various free/low-cost special interest classes to the local communities.

SAHARA (South Asian Helpline and Referral Agency), meaning “support” in Hindi, is a non-profit community service agency providing information, referrals, skills development and other culturally sensitive support services needed to meet the unique challenges survivors of domestic violence face.

Harvest Haven and SAHARA each received a check for $10,000 from the proceeds of this event.

We thank all of our sponsors below for their invaluable support to the tournament.

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- The RIM Corporation

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- CoreCapital
- Northstar Technologies
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- Geo-Corp, Inc.
- Matrix Shafis

Hole In One Sponsor
- Highglo

Golf Shirts Sponsor
- Petra Risk Solutions

Cocktail Reception Sponsor
- Law Offices of San San Lee

Dinner Sponsor
- Lucas, Horsfall, Murphy & Pindroh, LLP

Beverage Cart Sponsor
- Tarsadia Foundation

Gold Balls Sponsor
- Lucas, Horsfall, Murphy & Pindroh, LLP

Longest Drive Sponsor
- Best Western International

Closest To The Pin
- Charles Dunn Company

Bird Sponsors
- Bird Marella
- A-Ju Realty, Inc.
- AuditOne LLC
- Banker Technologies

$417,000 for a 30-day lock period.**

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