



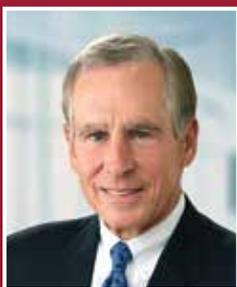
First Choice Bank™

First in Speed | Service | Solutions

Dear Valued Shareholders, Customers and Staff:



Peter Hui
Chairman



Robert M. Franko
President/CEO

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We are pleased to report the Bank has continued its strong earnings and credit quality performance in the third quarter of 2014. In this quarter, the Bank earned another million dollars; that's the third quarter at that level this year, a very significant achievement. Once again, the Bank grew the loan portfolio and substantially improved our core deposit mix. Because we had grown more than we had forecast at the beginning of the year, we raised \$8.625 million in additional Capital between September 25 and October 24, 2014, when we closed our Private Placement Offering. At quarter-end, Capital ratios remained strong; Tier 1 risk-based capital and total risk-based ratios at 9.9% and 11.2% compared favorably to the well capitalized requirements of 6% and 10%, respectively.

Financial Results in the Third Quarter of 2014

During the third quarter, the Bank reported strong earnings of \$1.003 million, and a total of \$3.063 million for the first nine months of the year. This represented a 104% increase in net income compared to the same period last year. The Bank continued its strong growth in assets, loans and deposits and retained superior credit quality. At the quarter end, total assets were \$617.32 million, a 40.28% increase over December 31, 2013, and a 61.40% increase over \$382.47 million at September 30, 2013, while total deposits were \$557.60 million, a 46.86% increase over December 31, 2013, and a 68.93% increase over \$330.07 million at September 30, 2013. In addition, as of September 30, 2014, total loans were \$455.86 million, a 30.44% increase over December 31, 2013, and a 48.56% increase over \$306.85 million at September 30, 2013, while total Capital was \$49.85 million, a 53.46% increase over December 31, 2013, and a 57.23% increase over \$31.71 million at September 30, 2013. We are especially proud to report that, at the end of the third quarter, there were NO non-performing assets and no other real estate owned.

The Bank provided \$0.64 million to the Allowance for Loan and Lease Losses (the "ALLL") in the third quarter and \$1.80 million year to date. At the quarter end, the ALLL stood at \$7.55 million, or 1.66% of total loans. When combined with the amount of the discount on certain loans purchased at a discount in 2012, the ALLL and that discount amounted to 1.72% of the Bank's total loans.

The Bank's investment securities portfolio stood at \$43.28 million. Cash and due from Banks stood at \$114.17 million, so that total Liquidity remained significant. Loan demand in the quarter was good. We are cautious, but believe that loan growth should continue to increase, perhaps not as robustly as earlier in the year, through the fourth quarter.

Income for the quarter was generated from Net Interest Income of \$4.75 million, combined with Non-Interest Income of \$1.19 million. Gain on the sale of loans, primarily the guaranteed portions of SBA loans, accounted for \$0.54 million of the Non-Interest Income, with \$0.36 million coming from a CDFI Fund BEA Program Award to FCB for investments in the most economically distressed communities. Non-interest expense in the quarter was \$3.54 million. The Net Interest Margin for the year-to-date period stood at 3.52%. The efficiency ratio for the quarter was 59.7% and for the year to date was 57.1%.

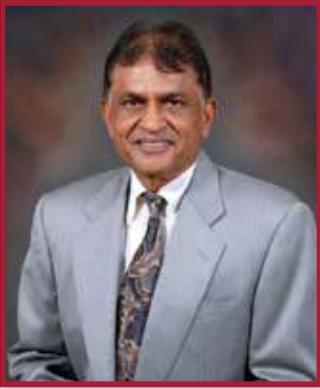
We began to realize the fruits of our Loan Production Offices in Temecula and San Diego. Loan production was significant in all product types throughout the Bank, including commercial real estate loans, private banking transactions, commercial and industrial loans and SBA loans. Based on decreasing production, fierce competition and severe compliance barriers, management recommended and the Board approved the closing of our residential mortgage origination business in August.

Charity Golf Tournament – October 9, 2014

The 4th annual First Choice Bank Charity Golf Tournament was held at Black Gold Golf Club and raised more than \$25,000 for 18 charities. A "Citizen of the Year" award was presented to B.U. Patel at the tournament for his achievements in making a positive difference in the lives of those around him. Details on this event are included here in this newsletter.

Respectfully,
Peter Hui
Chairman of the Board

Robert M. Franko
President/Chief Executive Officer



B.U. Patel

Humble Beginnings

B.U. Patel was born in a small village in Gujarat, India, with limited electricity and running water. With the great privilege of education, B.U. graduated from the University of Baroda

with a bachelor's degree in commerce and was given an opportunity to join his relatives in Zambia. B.U. started driving a 10-ton truck and managing a stone quarry. With little savings, he purchased a small retail store to support his young family of five – wife Pushpa and three children, Mayur, Tushar and Maya. They all lived in a single room behind the store with just enough space to sleep and a small kitchen.

Through smart decisions and extremely hard work, B.U. expanded his retail business to include a manufacturing facility. In 1976, B.U. and his family came to the U.S., the land of opportunities. He purchased a small motel in Anaheim, the Hacienda Inn. From this very humble beginning, B.U. and his family were able to grow the business into one of the most successful privately-owned hotel companies in the United States – Tarsadia Investments.

Living the American Dream

Today, Tarsadia represents a portfolio of hotels including flagship properties such as the Hard Rock Hotel in San Diego and Marriott San Mateo. Tarsadia Investments currently manages approximately \$2 billion in capital and has completed over 200 acquisitions and sales transactions totaling over \$4 billion. Investment sectors range from healthcare and financial services to real estate. Today, B.U. is truly "living the American dream," and the dream continues...

Giving Back

In 1999, B.U. and his wife, Pushpa, founded the Tarsadia Foundation. Through the years, the family Foundation has funded and continues to support non-profit organizations (locally and internationally), working to serve underserved communities in education and health and human services as well as provide economic empowerment. The Tarsadia Foundation has become the catalyst of many changed lives.

B.U. never forgets where he came from. B.U. does not just give the needy fish; he teaches them how to fish.

B.U. is a founding member of the Uka Tarsadia University, established in India in 2011. In just a short time, the campus has grown and serves over 5,000 students with a faculty of over 300. The University offers courses in management, computer science, engineering, technology, bio technology, biology and pharmacy, to name a few.

B.U. is truly an inspiration for us all. Please join us in congratulating Citizen of the Year award recipient B.U. Patel!



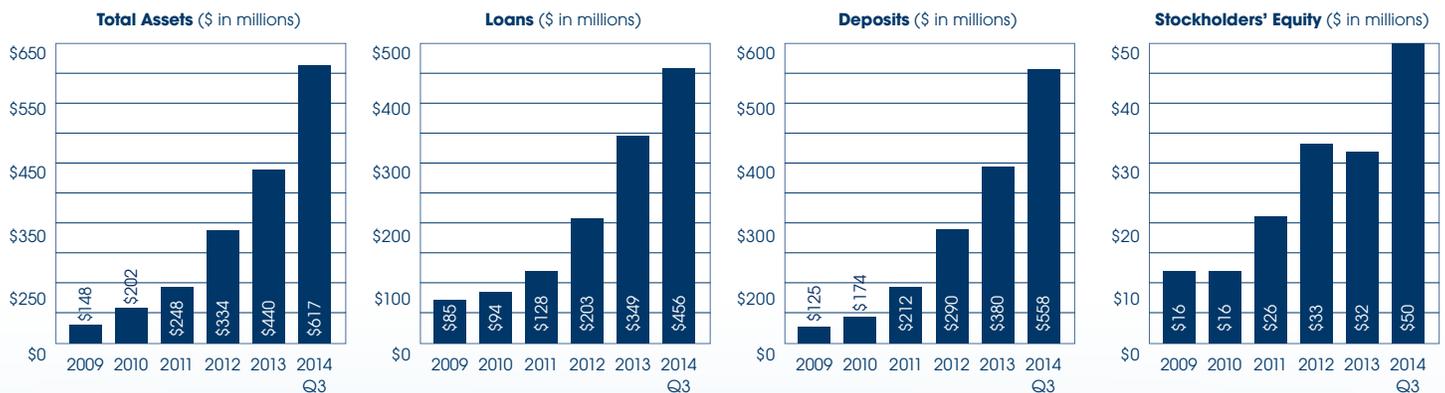
Financial Highlights

Performance Highlights of the Bank

Actuals	2009	2010	2011	2012	2013	2014 Q3
TOTAL ASSETS (\$ in millions)	\$148	\$202	\$248	\$334	\$440	\$617
GROSS LOANS (\$ in millions)	\$85	\$94	\$128	\$203	\$349	\$456
TOTAL DEPOSITS (\$ in millions)	\$125	\$174	\$212	\$290	\$380	\$558
STOCKHOLDERS' EQUITY (\$ in millions)	\$16	\$16	\$26	\$33	\$32	\$50

% Growth	2009	2010	2011	2012	2013	2014 Q3
TOTAL ASSETS (\$ in millions)	66%	37%	23%	35%	32%	40%
GROSS LOANS (\$ in millions)	20%	10%	37%	58%	72%	30%
TOTAL DEPOSITS (\$ in millions)	79%	39%	22%	36%	31%	47%
STOCKHOLDERS' EQUITY (\$ in millions)	33%	5%	57%	29%	-2%	54%

Strong Growth



The 4th Annual First Choice Bank Golf Tournament Was a Success!

The tournament was held on October 9 at the Black Gold Golf Club in Yorba Linda, California. Thanks to the generous support of all those who participated, the 18 charities we highlighted this year received a combined \$25,500 in donations — a record for this event!

We want to thank all of our event sponsors and those who came out to participate. The sunny Southern California day included some spirited rounds of golf, as well as great conversations over dinner. We'd also like to congratulate

Mr. B.U. Patel who was given the first ever "Citizen of the Year" award to recognize his inspiring efforts to make a positive difference in the lives of those around him.

Thanks again to all of our sponsors and participants in this year's tournament. A special thank you goes out to Kathryn Leu of First Choice Bank for organizing a tremendous event. We look forward to welcoming you all again to an even more outstanding tournament next year!



Branch Locations

Headquarters

17785 Center Court
Cerritos, CA 90703
Phone: (562) 345-9092, x2243
Toll Free: (877) 256-9809
Fax: (562) 926-8737
By Appointment Only

Cerritos Branch

12845 Towne Center Drive
Cerritos, CA 90703
Phone: (562) 356-9632
Fax: (562) 381-7111
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

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
Saturday 10:00am to 1:00pm

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
1500 Rosecrans Avenue, Suite 500
Manhattan Beach, CA 90266
By Appointment Only
Contact Nicole Swain
Phone: (310) 696-6669

Temecula

41530 Enterprise Circle S., Suite #202
Temecula, CA 92590

Solana Beach

265 Santa Helena, Suite #205
Solana Beach, CA 92075
By Appointment Only
Jonathan Harvey
Phone: (858) 519-1068



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Money-Saving Tips for Fall

As summer has come to an end, First Choice Bank has a few ideas for how you can save money this fall.

Grocery Shopping

The best time to buy fruits and vegetables is when they're in season. In the fall, get good deals on apples, cranberries, oranges, broccoli, cauliflower and spinach.

Recreational Activities

Spend some time outside (and little to no money) and go for a hike, have a picnic or visit a pumpkin patch or apple orchard.

Stock Up for Next Summer

Summer items go on sale in early fall. Shop for summer clothes, grills, lawn mowers and similar summer merchandise you'll need next year.

Source: www.thewisewallet.com and www.forbes.com