Best Wishes for a Successful Spring!

At First Choice Bank, we put the financial success of our customers at the forefront of all we do – offering topnotch products and friendly, professional service to each and every individual who walks through our door. Please keep in mind that if you find yourself needing financial assistance at any point throughout the year, First Choice Bank is here to help. Together, we can make 2013 your best year yet!

As always, thank you for your continued support. We're happy to serve as your first choice for all your banking needs!

Sincerely,

Neena Bansil, President and CEO

First Choice Bank Reports Financial Results for 2012 and the Opening of 4th Branch in Anaheim

While First Choice Bank celebrates the opening of its fourth branch at Anaheim, the Bank is pleased to report its financial results for the full year 2012. The Bank achieved record earnings and strong growth in assets and loans. The reported net income for the year 2012 was $2.6 million or $1.11 per common share after payment of dividend on Preferred Stock, compared to $2 million or $1.03 per common share in 2011. The Bank reached $344 million in assets at December 31, 2012; the return on average assets was 0.94% and return on equity was 9.32% for year 2012.

In addition, during 4th quarter 2012, the Bank closed the first run of the Capital Raise through a Private Placement raising $5.3 million in capital to support assets growth and expansion of its operations.

Year 2012 Financial Highlights:

- **Record Earnings** - Record net income of $2.6 million, a 27% increase over 2011; 0.94% return on average assets and 9.32% return on average equity, respectively.

- **Strong Asset Growth** - Total assets grew to a record $334 million, $86 million or a 35% increase from $248 million at December 31, 2011.

- **Strong Loan Growth** - Loan growth to a record $201 million reflecting $73 million increase or 57% from $128 million at December 31, 2011.

- **Strong Capital Position** - Continues to remain in the “well capitalized” designation and successfully raised $5.3 million capital in 2012 through private placement to support expansion and balance sheet growth.

Expansion of Locations

Rowland Heights branch opened in September 2012 and Anaheim branch opened in January 2013.

Thank you again for your continued support and patronage. First Choice Bank looks forward to providing you with professional services to meet your specific financial needs.
### Sean Patel

Though Sean Patel has worked at First Choice Bank for only a few months, he has already proven to be an indispensable addition to the team. A graduate of UCLA, Sean holds bachelor’s degrees in both Business Economics and Political Science. He was introduced to the financial industry through previous positions as an Asset Manager at REO World and as an Independent Capital Management Investment Advisor. The experience he gained at these two companies provided Sean not only with a comprehensive understanding of the financial services industry, but also with the opportunity to work closely with clients and hone his customer relationship skills. Now working as a Customer Service Representative at First Choice Bank's new Anaheim location, Sean puts his interpersonal skills to good use greeting customers and assisting them with their deposit and withdrawal needs. His devotion to delivering a superior customer experience has made—and will surely continue to make—a positive impression on visitors at First Choice Bank’s Anaheim branch.

As time progresses, Sean looks forward to becoming better acquainted with his new First Choice Bank co-workers—noting that everyone has been incredibly helpful and great to be around. Outside of work, Sean enjoys playing sports and learning as much as he can about other countries’ cultures, languages, governments, etc. We are proud to welcome Sean to our team!

### Hong Baola

Another recent addition to the First Choice Bank team, Hong Baola comes to us with more than 20 years of banking experience—making him an undisputed expert in the financial services field. Prior to joining the staff at First Choice Bank’s new Anaheim branch, Hong first worked at Bank of America as a merchant teller, personal banker and customer service manager, and later at Evergreen International Bank where he held the title of Operations and BSA Officer. These impressive professional experiences are complemented by an equally-impressive educational background that further adds to Hong’s knowledge and expertise. He holds degrees in Computer Programming and Technology from Westwood College of Technology, Accounting from Los Angeles City College and Banking Procedures from The Banking Institute.

Presently working as an Operations Officer at First Choice Bank, Hong is able to draw upon his broad educational and professional experiences in order to provide the best possible service to both co-workers and customers. Though he is already equipped with an extensive knowledge base, Hong is excited to learn even more about the financial services industry through his current position at First Choice Bank—saying it is an honor for him to be part of this amazing organization.

We at First Choice Bank are equally honored to have Hong as part of our team, and we look forward to the positive impacts he will have on our financial institution through his incredible insight and wisdom.
Introducing Uka Solanki—FCB’s New Board of Directors Member!

Shri Ukabhai Solanki, an electrical engineer by training, is president and CEO of Big Saver Foods, Inc.—a large California grocery chain—and a member of the Board of Directors of First Choice Bank. He is the recipient of Progressive Grocer’s 2001 “Grocer of the Year” award as well as Ernst & Young’s 2002 “Entrepreneur of the Year” award for greater Los Angeles.

Shri Solanki’s expansive philanthropic contributions touch many educational causes both in India and the United States. He is founding president of the Indian Council for the Advancement of Education in India and he endowed the Yadunandan Center for India Studies at California State University in Long Beach.

We are incredibly proud and honored to welcome Shri Solanki to First Choice Bank’s Board of Directors!

10 Ways to Save Money on Fuel

Save at the pump AND help the environment – what’s not to love?

Depending on the type of vehicle you drive, filling up your gas tank may mean emptying your wallet. By incorporating several fuel-efficient strategies into your daily life, you’ll not only reduce your gas consumption, but your carbon emissions as well. Here are 10 tactics that will help you get the most out of every tank of fuel.

1. **Practice routine maintenance**
   Regular tune-ups and oil changes keep your engine running efficiently, translating to better gas mileage.

2. **Inflate your tires**
   Keep your tires properly inflated; under-inflated tires lower gas mileage significantly.

3. **Use cruise control**
   Driving at inconsistent speeds, especially on the highway, can lower your gas mileage up to 30 percent. Utilize your cruise control for increased fuel efficiency.

4. **Turn off your car**
   Avoid idling; it wastes gas while getting you nowhere.

5. **Drive slower**
   Speeding above 60 mph is inefficient, so follow the speed limit to increase your fuel efficiency.

6. ** Lose the excess weight**
   Carrying around heavy objects in your vehicle lowers your gas mileage, especially in smaller cars.

7. **Shop around for the lowest price**
   Oftentimes, you will find gas stations offering different prices only miles apart. If you have the time, search the area for the cheapest fuel.

8. **Drive less**
   Whether you carpool, ride your bike or use public transportation, you’ll be using your car less while saving more on fuel.

9. **Turn off the A/C**
   If practical, turn off or limit your use of your air conditioning. It will increase your vehicle’s gas mileage.

10. **Purchase a fuel-efficient car**
    If it’s time to buy a new vehicle, consider a fuel-efficient or hybrid model; many come with a tax incentive, saving you even more money.
Annual Shareholders’ Meeting

First Choice Bank will hold its Annual Shareholders’ Meeting on Thursday, May 9, 2013 at 4pm. We invite all shareholders, board members and employees to celebrate the Bank’s continued growth and stability in 2013. The meeting will be held at the Bank’s headquarters located at 17414 Carmenita Road, Cerritos, CA 90703. For more information, please call (562) 345-2250.

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:

• Commercial Loan Officer

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