



# First Choice Bank

## CFO MESSAGE



Yvonne L. Chen  
CFO

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## FIRST CHOICE BANK IS HONORED TO BE RECOGNIZED WITH CDFI BANK ENTERPRISE AWARD AND REPORTS RECORD EARNING FOR THIRD QUARTER 2011

The Bank is pleased to report on the financial results and the accomplishments for the third quarter of 2011. For the nine months ended September 30, 2011, the net income was \$818,000, compared to \$504,000, a 62% increase from the same period last year. The total assets at September 30, 2011 were \$232 million, up 27% from \$183 million at September 30, 2010. The Bank's strong capital position continues to provide a "well capitalized" designation per regulatory standards reflecting a total Risk-Capital ratio of 20.3%.

As a Community Development Financial Institution (CDFI), First Choice Bank is honored to be recognized with the 2011 Bank Enterprise Awards (BEA). The award is for an amount of \$500,000 from the US Treasury's CDFI Fund. It has been awarded for our continued increase in lending activities to economically distressed communities from one year to the next. Through the BEA Program, the CDFI Fund recognizes the Bank in promoting local community growth in its area of operations through the provision of essential financial services, credit, and investment capital.

First Choice Bank is also the recipient of a "FIVE-Star rating", the highest rating from Bauer Financial, Inc., the nation's leading independent bank rating and research firm.

We are proud of these results and will continue to serve you to meet your specific needs. We greatly appreciate your support and your business.

## FIRST CHOICE BANK'S INAUGURAL CHARITY GOLF TOURNAMENT DONATED \$20,000 TO LOCAL CHARITIES

The inaugural Charity Golf Tournament organized by the bank was a great success and the Bank was able to donate \$10,000 each to two very deserving charities thanks to the Board, employees and generous contributions of its customers and shareholders. The event was held at the Black Gold Golf Club on October 27th. There were 116 participants and many others watched from the sidelines as contestants vied with each other for honors in a four person scramble format competition.

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# EMPLOYEE CORNER

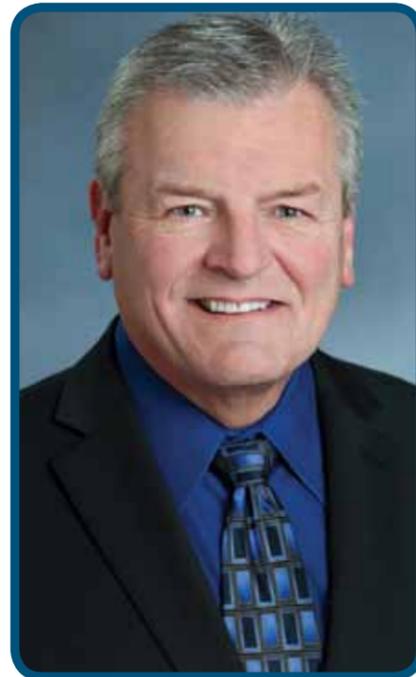
## GENE MAY

Gene May started his banking career after graduating from Stephen F. Austin State University, Texas in 1975 with a degree in accounting.

His professional experience began in the Bank Liquidation Division of the Federal Deposit Insurance Corporation (FDIC) where he was deployed to various locales in the U.S. and island possessions. His responsibilities included resolving the complex issues arising out of various federally insured banks that had been declared insolvent by their respective chartering authorities.

After almost seven years with the FDIC, Gene transitioned to commercial banking. He held various bank positions around the U.S., but was largely based in San Diego County where his titles have included Vice President, Consumer and Commercial Lending; Senior Vice President, Manager, Corporate Banking; Senior Vice President, Regional Manager; Executive Vice President, Regional Manager, Corporate Banking and Executive Vice President, Chief Credit Officer.

Gene enjoys spending much of his free time with his son and two grandsons, has been a member of various professional organizations and has donated time to various charitable causes including youth sports organizations spanning 35 years.



Gene May  
EVP/Chief Credit Officer



(L-R)  
Pastor Moses Park from Shalom Disability Ministries.

Mr. Victor Cheng with the Herald Community Center receiving a check from our Chairman Peter Hui.

Photos: KB Nair/ The India Journal

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After the exhilarating game players and spectators moved to the terrace of the club for cocktails before dinner and presentation of awards.

Victor Cheng, Development Director accepted a check for \$10,000 for the Herald Community Center which provides all kinds of assistance to the community such as helping elders apply for benefits, legal counseling, health care and screenings, advice for the younger generation on how to apply for higher education, etc. A check for the same amount was presented to Pastor Moses Park for his Shalom Disability Ministries, one which he founded in 1992 after his wife was disabled from a tragic accident and has so far helped 37,000 people around the world and shipped over 7,000 wheelchairs to 7 countries. Both recipients were given a thunderous ovation when they humbly listed out their tremendous achievements. The Bank was overwhelmed by the response, in the end even having to turn down some sponsors but that it augured well for the future as they intend to make this an annual feature and participation can be increased when the tournament is expanded.

# Community Corner

## LIVING TRUST SEMINAR



First Choice Bank invited Mrs. Agnes Chiu, Esq. to conduct Living Trust Seminar which was well attended by bank customers and residents of the community. The seminar was held at the bank's Alhambra branch on October 22, 2011.

## FACTS ABOUT FLU

Vaccination is the best protection against getting flu or flu-related complications. The Centers for Disease Control and Prevention (CDC) recommends that everyone person 6 months and older receive yearly flu vaccine.

### Symptoms of Flu

Symptoms of the flu may include fever, coughing, sore throat, runny or stuffy nose, headaches, body aches, chills and fatigue. More children than adults may have vomiting and diarrhea. Everyone with flu will have fever. A fever is a temperature taken with a thermometer that is equal to or greater than 100.4°F.

### Important Steps to Protect Your Health

- Cover your nose and mouth with a tissue when you cough or sneeze. If tissue is unavailable, cough or sneeze into your shoulder or elbow instead of your hands.
- Wash your hands often with soap and warm water for at least 20 seconds, especially after you cough or sneeze. If soap and water are not available, use an alcohol-based hand rub.
- Avoid touching your eyes, nose or mouth. Germs spread this way.
- Try to avoid close contact with sick people.
- If you have flu-like symptoms, stay home for at least 24 hours after you are free of fever without the use of fever-reducing medications like acetaminophen, aspirin or ibuprofen. This step is to help stop the spread of the virus to others.

### Flu Vaccine Locator Link

The Flu Vaccine Finder is a useful online tool for finding vaccine in your area at locations open to the public, check: <http://www.flu.gov/>.



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



## 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:

- Marketing Professionals
- Mortgage Professionals
- Operations Professionals
- Commercial/SBA Loan Professionals

Current job openings for the following positions:

- Commercial Loan Underwriter
- SBA Loan Underwriter
- New Accounts Representative

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

## *FUN FACTS!*

In 1932, wooden bills were temporarily made and used in Tenino, Washington. There was a major cash shortage at the time and wood was readily available.

Between 1118 and 1307, the Knights Templar used a check system to provide their pilgrims with travel funds. They worked much like modern day travellers checks.

How many times does "The United States of America" appear on a \$100 bill? 12!

Good thing that the average coin lasts for 25 years, since new pennies cost 1.67 cents each to make.