A Year of Growth and Giving
First Choice Bank Reports Record Net Income and Receives Bank Enterprise Award

At First Choice Bank, we put the welfare of our customers and shareholders at the forefront of everything we do—striving to offer superior products and unmatched service every day, in every way, to every individual who walks through our door. Here, our goal is not merely to meet the expectations of our customers and shareholders, but to greatly exceed them. This is an approach that continues to serve us well, as once again this year we are proud to report record third quarter earnings as well as numerous additional financial highlights for the nine months ending September 30, 2012:

• Record nine-month net income of $1.4 million, a 0.7% return on average assets and a 6.9% return on average equity.
• A 23% (or $53 million) increase in total assets—growing from $232 million at September 30, 2011, to a record $286 million one year later.
• A 55% (or $61 million) increase in loans—rising from $111 million at September 30, 2011, to $172 million at September 30, 2012.
• Continued designation as a “well capitalized” bank.

In conjunction with these financial highlights, Neena Bansil, President and Chief Executive Officer, is also pleased to announce that the Bank—a Community Development Financial Institution (CDFI)—was again honored with the 2012 Bank Enterprise Award (BEA) of $415,000 by the U.S. Treasury’s CDFI Fund. This award recognizes our continued increase in lending activities to economically distressed communities from one year to the next.

While we are immensely proud of our strong financial position and Bank Enterprise Award, we are equally proud of the unrelenting commitment to charity work we maintained in 2012. On October 18, 2012, First Choice Bank held its second Charity Golf Tournament at the Black Gold Golf Club in Yorba Linda. We also made meaningful contributions to two deserving charities in our area of operation.

Moving forward, we will continue to stand by our motto, “First in Speed, Service, and Solutions,” and—as always—we will work hard to help you and your business reach unprecedented levels of financial success.

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.

Anaheim Branch Coming Soon in January 2013!

Volunteer for Good Henry Douglas Society 2013 Support our neighbors needs! We played a key role in 2012, and look forward to supporting even more of our neighbors in 2013! Henry Douglas Society volunteers contributed over 1,500 service hours in 2012. We are looking for more volunteers this year to help support our neighbors.

For more on the Henry Douglas Society, please visit us at HenryDouglasSociety.org.

Volunteer for Good=
Best in the Community!

We’re better together!
First Choice Bank
Ly Bui and Carolyn Nix come to us from another commercial bank in Anaheim and will be staffing First Choice Bank’s new Anaheim location beginning in January. We’re happy to have them as part of our team!

Ly Bui

Ly joined the team at First Choice Bank in September and currently works under Carolyn Nix, SVP BDO, in the Business Development Department. Though she has been at the bank for only a short time, Ly’s commitment to excellence and her extensive knowledge of the financial services industry have already made a lasting impression on First Choice Bank employees and customers alike.

Prior to joining First Choice Bank, Ly worked first at Wells Fargo and later at Premier Commercial Bank. These two financial institutions provided her with experience working in Operations, Loan Department, Human Resources and Executive Administration - Office of the President. Now a Business Development Officer at First Choice Bank, Ly’s current responsibilities include bringing in new deposit and loan customers while maintaining service excellence for existing clients.

Since becoming an employee of First Choice Bank, Ly has relished the opportunity not only to become better acquainted with her co-workers, but also to learn more about the many diverse cultures we serve. Outside of her life at First Choice Bank, Ly loves to indulge her adventurous side by taking part in various outdoor activities and traveling. She also enjoys spending time with her family and cheering on the sports teams of her alma mater: California State University, Fullerton. Go, Titans!

Carolyn Nix

Carolyn Nix began working at First Choice Bank in October when she accepted the position of SVP Business Development Officer. She brings to the First Choice Bank team more than 30 years of banking experience—making her an expert in nearly all aspects of the financial industry and leading to her immediate recognition as an integral First Choice Bank staff member.

Throughout her career, Carolyn has gained a wealth of knowledge from the various banking positions she has held. She has experience working as a teller, in new accounts, in a merchant department, as a loan assistant and, finally, as a relationship/business development manager. Now as First Choice Bank’s SVP Business Development Officer, Carolyn’s primary job duty is to maintain and increase the Bank’s client base through loan generation and deposit growth. Her unwavering commitment to providing a premier banking experience and her untiring devotion to delivering superior customer service make Carolyn a true embodiment of First Choice Bank’s overarching mission—to be “First in Speed, Service and Solutions”.

Carolyn appreciates the opportunity to work in First Choice Bank’s brand new Anaheim location and she looks forward to transitioning over her previous client base. Outside of work, Carolyn enjoys both cooking and decorating.

Chairman’s Message

Good evening, my First Choice family. Tonight we gather here to celebrate another record-breaking year. 2012 has been a good year (and I’m not talking about the tire store or my hearing). In 2011, we broke the record for earning, asset size loan and deposit growth. You did it again in 2012. What’s behind all those numbers is hard work, commitment and dedication. Congratulations to all of you. We’ve accomplished so much together. I am very proud of you and I take pride to be a member of First Choice Bank.

Winston Churchill once said, “If not us, then who? If not now, then when?” I believe we are that special group and the time to excel is NOW. Of course, Cloris used the same quotation, in a slightly different context, when I was reluctant to take out the garbage. She said, “If not you, then who? If not now, then when?” Well, just a different spin I guess.

But seriously, in August, we celebrated the Bank’s 7th anniversary. Let me assure you my commitment to raise up First Choice Bank remains at 110%. Not only do I want to take our Bank to the next higher level, but also to see it grow with integrity, loyalty and wisdom.

As we grow, let’s be mindful to not reduce our customers to account numbers, and instead be accountable to every customer regardless of the numbers. Let us not be so big that our customers become so small. Let’s remind ourselves of the spirit of First Choice Bank: to make a difference in our community and set an example for our peers.

A lot of us are first generation immigrants. We became Americans by choice. We came to this country in search of the American dream. At times, work may be hard to come by, but hard work always gets rewarded. A lot of times customers would compliment our staff, and I would say, “No big deal! We’re just doing our job.”

But you know what? It IS a BIG deal to me. You made me so proud. These compliments energize me every morning. I live for these moments. Of course, it doesn’t hurt to add the monthly birthday cakes, Friday funding lunches or every excuse we can dream up so we can eat. For those who just joined First Choice recently, I hope by now you know the First Choice culture: Work hard, play hard, eat hard!

As we approach the end of 2012, we reflect and count our blessings from above. With that as our foundation, we approach 2013 with hope and courage. I see so much talent in this room. What a waste not to raise the bar. The sky is the limit! And YOU are our most precious asset. Believe me, YOU built First Choice Bank. We hope First Choice Bank builds you, too. I know we will excel as long as we embrace our core principles to do the right thing. We live by our slogan: First in speed, service and solutions.

May God continue to bless you, my friends in this First Choice family. Merry Christmas.

Sincerely,

Peter Hui
Chairman of the Board
President, Hospitality Unlimited Investments, Inc.