



Chairman's Message



Peter Hui
Chairman

In this Issue:

Page 2:
Employee Corner

Page 2:
Director's Corner

Page 3:
2013 Financial Report

Page 3:
Community Events

Page 4:
Make the Most of Your
Tax Refund

We would like to welcome Mr. Robert Franko as our President and Chief Executive Officer of First Choice Bank

Mr. Franko has more than 25 years of commercial banking experience, most recently as the President and CEO of PacTrust Bank and Beach Business Bank. As the founding CEO of Beach Business Bank, Mr. Franko assembled a world-class Board of Directors and an outstanding management team to create one of the most successful community banks organized in California. Prior to Beach Business Bank, Mr. Franko held executive management positions at various banks, including Generations Trust Bank, First National Bank of San Diego, City National Bank, Imperial Bank and Imperial Bancorp. Mr. Franko has been the CEO of banks totaling as much as \$3.5 billion in assets and has managed organizations with more than 1,000 employees. He particularly likes working with entrepreneurs to help them make their companies succeed and he has many success stories to tell.

Mr. Franko worked in Europe in both banking and real estate development, and holds an MBA in international management from the Thunderbird School of Global Management. In addition to his MBA, Mr. Franko also has a Doctor of Dental Medicine degree and was the founder of The Doctors Bank®, which specialized in loan and deposit services for physicians and dentists nationwide. He is married and has two daughters.

Dear First Choice Bank Stakeholders,

Thank you to everyone who has gone overboard to make me feel so welcome here in the First Choice Bank family. My welcome has been warm and continuing. I have met some of the world's finest clients, shareholders and employees. I am so proud to be here with these outstanding professionals.

2014 is shaping up to be a banner year. We have hit the ground running with a solid portfolio of high-quality loans and solid core deposits.

We are offering some innovative products, and trying to be much more active in the small business market of Southern California. All of our employees are fired up to make this a great year.

We have highlighted our financial performance for last year, and we have some interesting stories for you about events taking place in our First Choice Bank family. I hope you will enjoy reading our newsletter.

In this coming year, I would love to meet every one of our readers. Please reach out to me anytime, if I can answer any questions for you.

Here's to a terrific 2014!
Robert Franko, President



EMPLOYEE CORNER



Nicole Swain

Nicole Swain brings 22 years of banking experience to FCB along with a high level of enthusiasm and a deep knowledge of the industry. Her experience covers all aspects of banking, but she is especially

well-versed in commercial lending, affluent marketing, treasury management and identifying and presenting comprehensive tailored solutions to high-net-worth clients, their families and businesses. Over the years, Nicole has become a trusted advisor in the industry and enjoys serving as an advocate for her clients. Her energy and experience make her an incredible addition to the FCB team.

As FCB's Senior Vice President/Business Banking, Nicole is responsible for business development, loan origination and depository relationships. In the short time she has been with FCB, she has already come to appreciate the friendly and inviting work environment at FCB as well as the knowledgeable staff.

Nicole is a native of Southern California and has been happily married to her husband, Arturo, for 15 years. She has three children: Tony (22), Amanda (17) and Sophie (7). In her spare time, she loves to travel with her family.



Angel Chang

Angel Chang has worked in the financial services industry with a focus on SBA/commercial lending since 1997. A graduate of California State University – Los Angeles, Angel has received

numerous accolades since beginning his professional banking career. He was the top SBA lender in a previous position at Alliance Bank and was also the first lender to assist borrowers in financing a movie with an SBA program. His enthusiasm and determination to provide his clients with the financial services best suited to meet their needs make Angel a highly-valued member of FCB's staff.

Currently working as FCB's Vice President – SBA Development Officer, Angel's primary responsibility is to generate SBA/commercial loans through brokers, networking, cold calling, etc. He joined the FCB team in August of 2013 and already values the family-like relationships he has formed with his fellow team members.

Angel and his wife, Quynh T. Ngo, have three children: Sydney, Hayley and Kyley. In his free time, Angel enjoys golfing, playing basketball, traveling with family and friends, eating, cooking and more.

DIRECTOR CORNER

Charity Medical Camp

This past December, FCB Director Mr. Uka Solanki was once again in his native Gujarat (Upleta) India to administer a medical and health-education camp for the needy and underserved in this rural community. In conjunction with the Rotary Club of Upleta and several like-minded humanitarians, Mr. Solanki was inspired over 13 years ago to organize the first such medical camp by spearheading a charitable trust to provide these services free of charge.



Uka Solanki

Every year since, the Trust has organized a 10-14 day medical camp and invites medical professionals and specialists from throughout India, the USA and the UK to volunteer their time and skills in the form of

consultations, diagnostic procedures and conventional and advanced surgeries at a nearby government hospital. The Trust even provides room and board for the patients' relatives coming from distant villages.

Besides medical treatments, the Trust takes an active role in prevention of diseases through vaccinations and educational seminars regarding heart diseases, diabetes and cancer detection. Just in the last three years, over 30,000 examinations were administered and 1,015 surgeries performed, all free of charge to those who could not otherwise afford private treatments. First Choice Bank commends our very own Mr. Uka Solanki for his hard work, humanitarian endeavors and for doing his part to make our world a better place.

For more information, please visit www.UpletaCamp.org.

First Choice Bank's 2013 Financial Report

First Choice Bank is pleased to report its financial results for the full year 2013. The Bank achieved record earnings and strong growth in assets and loans. The reported net income for the year 2013 was \$2.7 million. The Bank reached \$440 million in assets at December 31, 2013; total gross loans and total deposits grew to \$343 million and \$380 million, a 71% and 31% growth over previous year, respectively.

During the year of 2013, the Bank continued to recruit top talent and seasoned bankers; expanded its footprint to Orange County; completed the voluntary repayment of its CDCI preferred stock. In addition, and the Bank paid its first dividend payment to all shareholders.

First Choice Bank retains the “well capitalized” designation and its recognition as “FIVE-Star” bank by BauerFinancial. For the third consecutive year, the bank is honored to be recognized with the 2013 Bank Enterprise Award (BEA). This year the Bank received a grant of \$323,000 by the US Treasury’s CDFI Fund.

First Choice Bank sincerely thanks all of our shareholders and clients for your continuous support. We will strive to surpass your expectations through our efficiency and professionalism and we are committed to being “First in Speed, Service and Solutions.”

Community Involvement

First Choice Bank Anaheim and Cerritos employees recently volunteered their time at Someone Cares Soup Kitchen — a non-profit organization that provides daily, nutritious meals to the homeless, the unemployed, the working poor, the mentally and physically challenged, senior citizens and, most importantly, children.

First Choice Bank also held a Thanksgiving food drive for Grandma’s House of Hope. Grandma’s House of Hope consists of a wide variety of programs and services for underserved and underprivileged women and children in Orange County and its surrounding areas.

First Choice Bank employees and their families volunteered their time at Pomona Valley Habitat for Humanity—a nonprofit organization that helps provide decent, safe, and affordable housing for low-income residents in the West Inland Empire and East San Gabriel Valley thereby promoting a healthy neighborhood environment for community residents.



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

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 Ave., 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

www.FirstChoiceBankCA.com



17414 Carmenita Road • Cerritos, CA 90703

FIRST CLASS
U.S. POSTAGE
PAID
IMAGEWORKS
53719

Make the Most of Your Tax Refund

If you're like most people, when tax season rolls around, you file and then wait impatiently for your refund...which you've spent before the check is even in your hands. This year, think about doing something different with the money you get back from the government. Here are three ideas to help you make the most of your refund:

- 1. Pay down high-interest debt.** Make a list of all loans, balances and corresponding interest rates. Start by paying off the highest interest rates first, and work your way from there!
- 2. Start an emergency cash fund.** The majority of financial advisors recommend setting up a separate account with three to six months of living expenses saved in the event of a layoff or unforeseen health problems.
- 3. Invest for your retirement.** Add more to your employer's retirement program or invest in a traditional or Roth Individual Retirement Account (IRA).