
ECC BANK

A Division of
Bank of Agriculture & Commerce
P.O. Box 1140 • Stockton, CA 95201-1140

For Immediate Release

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The Brentwood Chamber Welcomes the Newest Office of the Oldest Community Bank in East Contra Costa County

ECC Bank, A Division of Bank of Agriculture and Commerce celebrated the grand opening of its 10th branch location on the evening of Tuesday, August 19th. Brentwood Chamber of Commerce Members and ECC Bank Executives Ron Berberian, Chairman of the Board, and William Trezza, Chief Executive Officer were on hand to cut the official red ribbon and welcome the 2nd ECC Bank Branch serving the City of Brentwood. According to Bank CEO Bill Trezza, "We're excited to open our Country Club Branch which nicely complements our downtown branch opened in 1965. This expands our East Contra Costa franchise to 6 branches, with a second Antioch branch in the planning stages. When we conclude our new ECC Bank's expansion plans (including relocations and remodels), we will have the largest banking network in East County. We will remain East Contra Costa's only community bank with a market wide presence. This will give us an excellent opportunity to expose our brand to a much wider demographic base. We have a unique blend of technology services backed by employees dedicated to give our customers an exceptional banking experience. Our commitment to build the ECC Bank franchises demonstrates our will to remain an independent banking force in East County for a very long time."

Grand Opening festivities to introduce the public to the new office and the dedicated staff are currently being planned. The first exciting event, Free Money Friday hosted in conjunction with Kat Country radio will be held on September 12th from

The Bank is owned by the Berberian Family, which has lived and operated businesses in California's Central Valley for more than fifty years. Ron Berberian is committed to offer the best in financial and banking services. The Bank began operations in Brentwood in 1965 and opened its first branch in Stockton in 1968. The second Stockton office opened in 1978. The Oakley branch opened in 1986, Discovery Bay branch opened in 1989 and Modesto's branch opened in 1997. The Bank acquired the Antioch and Concord branches in June 2002; the Lodi loan production office opened in 2004 and became a full service branch in December 2006.

On July 17th, 2006, the Antioch, Brentwood, Concord, Discovery Bay, and Oakley branches ECC Bank, a Division of Bank of Agriculture & Commerce. Although the name change had little impact on Bank customers, the new name reflects the Bank's heritage as East Contra Costa County's Community Bank. Bank of Agriculture & Commerce and the new ECC Bank have

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continued striving to meet the needs of its customers, supporting the local communities and caring about its employees. Bank customers may use any BAC or ECC Bank branch office or ATM to conduct business and personal transactions.

The Brentwood Country Club branch is the Bank's tenth location. According to Ron Berberian, "opening our tenth branch and our second serving the Brentwood community, where we originally began bank operations, is a momentous achievement. We are grateful to the community businesses and residents for allowing us to serve them for 43 years."

The Bank specializes in providing financial services to local businesses and individuals. The Bank's expertise lies in its ability to offer a full range of banking services to the professional sector. The Bank personalizes services to fit the specific needs of each customer. All employees serve clients with the highest levels of sincerity, fairness, courtesy, respect, and gratitude. This unique approach to client service is called, "relationship banking."

The Bank's dedication to its customers includes ensuring that the institution is well positioned to withstand the problems facing the banking industry.

There are several reasons the Bank is well positioned including the emphasis and effort the Bank places on developing and executing sound Risk Management practices; the development of high levels of communication, and strong relationships with customers; and the development and implementation of long term strategies to strengthen the franchise and sustain strong continuing growth and profitability.

The Bank is selective to whom it lends money, does not engage in sub prime lending, and does not make speculative development loans a major lending function. The Bank is proactive in working out issues with its customers, supports its communities through significant donations of time and money, continuously introduces new products and services to remain competitive, to grow and to better serve its customers, and is currently in the midst of a major branch and office expansion, remodel, and relocation program. Most importantly, the Bank remains profitable. These are all signs of a healthy and competitive organization that members of the Bank's Executive Management Team are always available to discuss.

The Bank has been given an "Excellent" four Star-Rating from Bauer Financial, Inc. To earn the "Excellent" designation the following criteria may be included in the evaluation: capital ratio, profitability/loss trend, evaluating the level of delinquent loans, charge offs and repossessed assets, the market versus book value of the investment portfolio, regulatory supervisory agreements, the community reinvestment rating (CRA), historical data and liquidity.

The Bank has also been awarded an "A-Quality" rating from the Findley Reports. To be awarded an "A-Quality" rating, the bank must score a minimum of 110 points. The scoring evaluates numerous factors including liquidity, equity capital adequacy, asset structure, loan portfolio quality, deposit quality, operating performance, equity return, senior management/director stability, performance consistency, regulatory orders.