



Nation's Fastest-Growing Bankers' Bank Acquires United Partners Team

San Francisco, CA — January 7, 2008 — Pacific Coast Bankers' Bank (PCBB) today announced it has hired a proven team of lenders and relationship managers from United Partners Bank (proposed) with more than a century of banking experience in the Southeastern U.S., primarily in North Carolina, South Carolina, Virginia and surrounding states.

"Today is an important day for community bankers throughout the Southeast," said Steve Brown, PCBB President and Chief Executive Officer. "An exceptionally responsive management team with strong local banking relationships has joined the nation's fastest growing bankers' bank to provide outstanding local correspondent banking and consulting services to some 500 community banks as the Southeast Regional Office for PCBB."

Led by Rose Washofsky, Greg Reynolds, Jon Ellis, Brooks Melton and Joe Anglis, the new regional office will immediately start offering the full range of innovative correspondent lending products and banking services that have enabled PCBB to continually help its community bank clients improve profitability in competitive markets across the nation.

"PCBB is the premier choice bankers' bank," added Brown, "Our mission is to help community bankers better serve their customers and we're delighted that Rose, Greg, Jon, Brooks, Joe and the rest of the team share our passion for giving community bankers the meaningful choices they need to be truly responsive to their own clients."

John Fahrendorf, Chairman of the Pacific Coast Bankers' Bancshares Board that oversees PCBB and Banc Investment Group operations for nearly 200 community-bank shareholders said, "The move to establish a Southeast Regional Office was unanimously approved by the Board." Fahrendorf, who is also President and CEO of Desert Hills Bank in Arizona added, "The addition of such an experienced team in a market with high demand for community banking solutions will help PCBB enhance long-term profitability while reducing risk through even greater geographic diversification."

"We're excited about our new roles at PCBB," said Rose Washofsky, First Vice President and Senior Relationship Manager, "especially because being part of the PCBB family enables us to immediately deliver a broader range of services to community banks seeking competitive advantages for their own clients."

PCBB's Southeast Regional team has the expertise and experience local banks need to expedite correspondent lending. This includes the purchase and sale of loan participations, lines of credit to banks in organization, holding company loans, stock purchase loans to organizers of "de novo" banks and a host of other product and service offerings specially designed for community banks. The move further builds on existing Banc Investment Group client relationships within the region.

Brief biographies on the PCBB regional leadership team members follow:

Rose Washofsky, First Vice President and Senior Relationship Manager. For over five years Rose was a vice president of The Bankers Bank, a correspondent bank in Atlanta Georgia, where she directly managed relationship development for approximately 100 correspondent customers in North Carolina and South Carolina. Other prior experience includes five years as a relationship manager for the Federal Home Loan Bank of Atlanta (FHLB), where she was responsible for managing member bank relationships with 196 customers in North Carolina and South Carolina, as well as wholesale borrowing activity in excess of \$4.3 billion.

Gregory Reynolds, First Vice President and Regional Lending Manager. Most recently, Greg was senior vice president/regional lending executive of The Bankers Bank with responsibility for North Carolina, South Carolina, Virginia and West Virginia. Prior to his six years of leadership at this correspondent bank, Greg spent 12 years as a lending officer with BB&T and SouthTrust Bank.

Jon Ellis, Vice President and Regional Lending Officer. Jon has over 12 years of banking experience in underwriting, commercial and real estate lending, and correspondent lending, including five years with PNC Bank, two years with BB&T and two years with The Bankers Bank where he nurtured banking relationships in North Carolina, Virginia and West Virginia. In addition, Jon served as the chief financial officer of a privately held firm for four years.

Brooks Melton, Vice President and Regional Lending Officer. A native of North Carolina with nearly 13 years of commercial banking experience, Brooks was most recently a vice president of The Bankers Bank responsible for corresponding lending in South Carolina and portions of North Carolina. Brooks prior work also includes serving as a special assets portfolio manager, underwriter and analyst.

Joe Anglis, Regional Credit Administrator. Joe has over 17 years of commercial banking experience, most recently as vice president and regional credit officer with The Bankers Bank. Joe also served as a commercial account officer with SouthTrust Bank in Charlotte, with National City Bank and with Center Bank in Merrillville, Indiana, and with DeMotte State Bank in Lowell, Indiana.

About Pacific Coast Bankers' Bank

With \$4 billion in assets under management at year-end 2006, Pacific Coast Bankers' Bank is the second largest bankers' bank in the United States. The company provides a wide variety of correspondent

banking services through its own resources and through partnerships with other market-leading providers. It also dominates its service sector in Arizona, California, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming.

About Banc Investment Group

Banc Investment Group, LLC, is the wholly-owned broker-dealer subsidiary of Pacific Coast Bankers' Bancshares. It offers a comprehensive range of capital markets and consulting products, including fixed income, hedging, trust preferred securities, consulting and other services.

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Pacific Coast Bankers' Bank

Alexis Falco

Marketing Coordinator

Graphic Designer

415.399.1900