

FOR IMMEDIATE RELEASE

PCBB Expands Hedging and Loan Team

David Murray Named Vice President of Hedging and Loan Solutions

WALNUT CREEK, CALIF. – November 2, 2015 – PCBB announced today a key addition to its hedging and loan solutions team, reinforcing the company's position as a national leader in the financial services industry serving the needs of community banks.

David Murray has been appointed Vice President of PCBB's <u>interest rate swap</u> program, <u>Borrower's Loan Protection</u> (BLP), and <u>National C&I Loan</u> solution. Murray brings over 20 years of hedging experience working with customers at corporate and financial institutions. Murray's breadth of knowledge was developed at the Chicago Board of Trade and as a member of the Bank of America hedging team. He holds a Chartered Financial Analyst (CFA) designation.

"The need to expand the team is a direct result from an increased community bank demand for lending and hedging solutions to protect their banks and clients, specifically in a rising rate environment," said Denny Trompeter, Managing Director of Hedging Solutions for PCBB. He continued, "Dave's depth of understanding in interest rate swaps and hedging loans will be an asset to the continued success and support of our client banks across the nation."

PCBB was founded by bankers to help community banks build stronger institutions without competing for their customers' business. Today, PCBB provides community banks across the nation with comprehensive solutions and services, including correspondent banking, performance, lending and consulting solutions.

For more information about PCBB, please visit www.pcbb.com.

About PCBB

PCBB ("Pacific Coast Bankers' Bank") was founded in 1997 by community bankers and is a wholly-owned subsidiary of Pacific Coast Bankers' Bancshares. PCBB is a state-chartered, FDIC-insured member of the Federal Reserve System, serving the needs of community based financial institutions. PCBB solutions and services include loan sales and purchases, loan participations, and hedging. Consulting services include online risk adjusted loan pricing, relationship profitability and risk management. Operational services include international services, cash management services and other high-quality, competitively-priced services for financial institutions. PCBB also has a subsidiary, PCBB Capital Markets, which offers traditional broker dealer services.

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