

Federal Reserve Bank of San Francisco  
101 Market Street, San Francisco, California 94105

October 12, 2006

To All Banks in the Twelfth Federal Reserve District

The Secretary of the Board of Governors, acting under authority delegated by the Board, has approved the application of San Joaquin Bank, Bakersfield, California, for membership in the Federal Reserve System.

San Joaquin Bank, which is in our Los Angeles zone, will have the ABA routing number **12223804-8** and the encoded routing symbol **90-3804/1222**.

**Executive Officers**

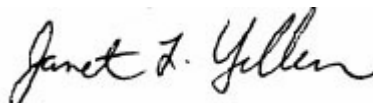
Bruce Maclin, Chairman of the Board  
Bart Hill, President and Chief Executive Officer  
Stephen M. Annis, Executive Vice President and Chief Financial Officer  
John W. Ivy, Executive Vice President and Chief Credit Officer

**Directors**

Bruce Maclin, **Chairman**  
Donald Andrews  
Melvin D. Atkinson  
Louis Barbich  
Elvin Berchtold  
L. Rogers Brandon  
Jerry Chicca  
Bart Hill  
Robert Montgomery  
Virginia Moorhouse

It is a pleasure to welcome this bank to membership in the Federal Reserve System.

Very truly yours,



JANET YELLEN  
President