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 Chairman

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Thomas V. Wornham

January 31, 2018

Greetings.

We are pleased to share some exciting news with you. In the next few months we will be changing our Bank's name to CalPrivate Bank. CalPrivate Bank will be the new name for San Diego Private Bank and its divisions, Coronado Private Bank, Newport Private Bank and Private Business Capital.

We are making this name change to create a strong brand targeted at Coastal Southern California. We continue to be committed to providing the same great locally focused service, delivered by the same outstanding team members you have come to rely on.

Senior Management Team

Thomas V. Wornham
 President & CEO

Paul Azzi
 EVP, Market President

Scott Hurtik
 EVP, Chief Information Officer

Eric Larson
 EVP, Chief Financial Officer

Karen Lister
 EVP, Chief Administrative Officer

Monica Navarro
 EVP, Managing Director

Rob Pederson
 SVP/SBA Division Manager

Steve Rippe
 Chief Credit Officer

Our mission statement is simple – RELATIONSHIPS. SOLUTIONS. TRUST. We build relationships through customized solutions to develop mutual trust.

Our growth reflected in the new name CalPrivate Bank, results from your support, for which we are most thankful. Thanks to you we have doubled in asset size since our 2013 merger and expanded our service area from Coronado to Beverly Hills.

Please know this change in our name will have no impact on you.

The same Board of Directors will continue work with the same management and team members to provide you with best in class customer service and creative solutions.

We look forward to continuing to earn your trust every day and we hope you are as excited as we are about this next chapter in our history.

Best wishes for a wonderful 2018 and thank you for your continued support.



Thomas V. Wornham
 President & CEO



Selwyn Isakow
 Chairman of the Board

Martha Alcalá
 Darjo Banjac
 Christina Beltran
 Cynthia Bermal
 Gary Bien
 Kim Bradshaw
 Mary Brandt
 Gary Brannvall
 Liz Brigante
 Aida Brito
 Janine Burlaza
 Lisa Campau
 Mary Campion
 Christine Carrasco
 Ileana Ceballos
 Betsy Chadwick
 Phil Chapman
 Lauren Duke
 Ashley Easterday
 Brandon Faustino
 Nancy Ferreira Shaw
 Edith Flores
 Arlene Flowers
 Ashley Fuglseth
 Arsen Gaboyan
 Katherine Gandolfo
 Jeff Garavanian
 Anna Garcia
 Ed Garcia
 MJ Gertino
 Julio Gomez
 Gaby Gomezgil
 Lolita Gonzalez
 Noemi Gonzalez
 Melissa Gorgees
 Lisa Graciano
 Sheila Gray
 Marvin Gunn
 Yan Hassell
 Jackie Herrera
 Meghan Hunter
 David Ibrahim
 Angela Ihde
 Ellen Jeffries
 Jenny Kazan-Mills
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 John Kelterer
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 Pua Lauifi
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 Yessica Moreno
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 Brenee Neff
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 Janna Percy
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 Clara Retana
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 Claudia Ruiz
 Tim Scanlan
 Sasha Sutherland
 Sahak Tatoian
 Chris Thoman
 Mary Thompson
 Liz Trego
 Britney Treiving
 Irma Triplett
 Can Truong
 Maria Vizcarra
 Fred Vo