

May 23, 2009

Dear Torrey Pines Bank Customer,

Today, Torrey Pines Bank celebrates its sixth year in operation and on behalf of all of our employees we say thank you for your business! Undoubtedly, you are one of the definitive reasons for the successful growth of the bank. I'd like to share with you a few of the hallmarks we've achieved that we hope will make you feel proud of your decision to be a part of Torrey Pines Bank.

***Torrey Pines Bank Hallmarks:***

- Grown from \$20 million in start up funding to \$918 million in assets as of 3/31/09. Torrey Pines Bank is the fastest growing community bank in San Diego history through the first five years of operation.
- #1 SBA 504 Community bank lender for San Diego County for the 4<sup>th</sup> consecutive year.
- Recipient of the **Peak Performance** Award from the National University School of Business & Management.
- Expanded our footprint to seven regional offices throughout San Diego County to better serve you.
- Annually contribute over **\$200,000** back to the local community and our employees provide over **1,000 hours** of volunteer service hours to local non-profits.

Every day we work to articulate our vision to be THE business bank for San Diego. That vision calls for a collaborative approach with customers, colleagues, our affiliate partners and broader community. As we continue to grow it's important that we gain feedback from you to ensure we continue to provide you with the products and services you desire to help your business and personal wealth grow.

We would appreciate your taking a minute to complete the enclosed confidential customer survey. You can scan and email your responses to [survey@torreypinesbank.com](mailto:survey@torreypinesbank.com). Your feedback will help us gain valuable insights as to how the Bank is doing at meeting your needs and we will use the information to help us achieve even greater customer satisfaction and loyalty.

If you have additional questions or thoughts please contact your relationship manager or Crystal Watkins, Senior Vice President / Director of Marketing who can be reached at 858.523.4640 or [cwatkins@torreypinesbank.com](mailto:cwatkins@torreypinesbank.com).

Again, thank you for your business and support.

Sincerely,



Gary Cady  
CEO

Torrey Pines Bank