

FEDERAL RESERVE BANK OF SAN FRANCISCO
101 MARKET STREET, SAN FRANCISCO, CALIFORNIA 94105

June 27, 2003

To All Banks in the
Twelfth Federal Reserve District

The Federal Reserve Bank of San Francisco, acting under delegated authority, has approved the application of Lake Community Bank, Lakeport, California, for membership in the Federal Reserve System.

Lake Community Bank, which is in our San Francisco zone, will retain ABA transit number **1211-4282-3** and the encoded routing symbol **90-4282/1211**.

Executive Officers

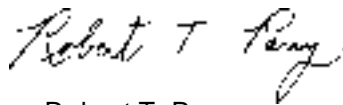
Douglas A. Nordell, President, Chief Executive Officer and Director
Doreene D. Pendleton, Vice President and Controller

Directors

Charles W. Bacchi	Gary D. Gall
Donald Browning, Chairman	Billie L. Holmes
Chuck Doty	Douglas A. Nordell
Ilene F. Dumont	

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

Very truly yours,



Robert T. Parry
President