

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

September 15, 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 Community Banks of Tracy, Tracy, California, for membership in the Federal Reserve System.

Community Banks of Tracy, which is in our San Francisco zone, will retain ABA transit number **3211-8120-0** and the encoded routing symbol **90-8120/3211**.

Executive Officers

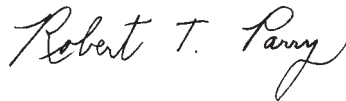
David Redman, President, Chief Executive Officer, and Director
Duane Barnard, Chief Financial Officer
Donald Jordan, Senior Vice President
Janice Mattos, Senior Vice President

Directors

Gail Archer Bakerink	C. Todd Conover
Robert Matthews	Sue Ohlendorf
David H. Runyon	Donald McG. Woods
John D. Woods, Sr., Chairman	

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

Very truly yours,



Robert T. Parry
President