

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

July 6, 2004

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 Auburn Community Bank, Auburn, California, for membership in the Federal Reserve System.

Auburn Community Bank will retain the transit number of 1211-4262-7 and the routing symbol encoded 90-4262/1211.

OFFICERS

John G. Briner, Chief Executive Officer

Jeff G. Birkholz, President/Chief Credit Officer

Pamela J. Briner, Senior Vice President/Chief Operations Officer

DIRECTORS

Jan T. Haldeman

John G. Briner

Janice L. Forbes

Michael T. Kutzman

Steven A. Snyder

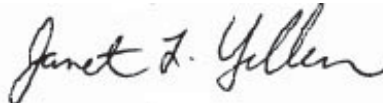
Ray H. Yamasaki

Gary D. Gall

Charles W. Bacchi

It is a pleasure to welcome this bank as a member of the Federal Reserve System.

Very truly yours,



Janet L. Yellen
President