

Federal Reserve Bank of San Francisco
101 Market Street, San Francisco, California 94105

March 26, 2008

To All Banks in the Twelfth Federal Reserve District

The Federal Reserve Bank of San Francisco, acting under authority delegated by the Board, has approved the application of Capital Bank, San Juan Capistrano, California, for membership in the Federal Reserve System.

Capital Bank, which is in our Los Angeles zone, will have the ABA routing number **1222-4471-5** and the encoded routing symbol **90-4471/1222**.

Executive Officers

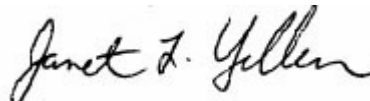
J. Michael Justice, Jr., President, Chief Executive Officer, and Director
John McGill, Executive Vice President, Chief Operating Officer, and Director
Frank J. Ford, Executive Vice President and Chief Credit Officer
Amy K. Dickerson, Senior Vice President and Chief Financial Officer

Directors

B. Ted Field, M.D., **Chairman**
J. Richard Bosemer
Clare M. Einsmann, Esq.
Douglass H. Faist
James A. Heinrich, M.D.
Timothy K. O'Connor
Hassan I. Safieddine
Jack E. Zigler, M.D.

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

Very truly yours,



JANET YELLEN
President