

**California Bank & Trust
Community Reinvestment Act
Associate Activity Report
Quarter Ending December 31, 2005**

Officer Name	Elsa Monte
Division/Department	Community Development Division
Phone Number	949 940-2880

Please return to: Vernice Branson SD TR 0894

COMMUNITY DEVELOPMENT SERVICE ACTIVITY

What Qualifies?

Community Development Service is defined in the CRA regulation as a service that (1) has as its primary purpose community development (2) is related to the provision of financial services and (3) has not been considered in the evaluation of the institution's retail banking services. Examples of Community Development Service activities can include the following. Please mark the box which best describes the service you provided.

- Providing technical assistance on financial matters to non-profits, tribal or government agencies regarding finances, housing development, or economic development projects that will benefit Low- and Moderate-Income (LMI) areas or individuals, or to community development organizations providing services to small businesses.
- Speeches/presentations on financially related topics such as banking, budgeting, business plans, letters of credit, counseling, home buyer counseling seminars or other financial education services promoting community development and affordable housing.
- Establishment of school savings programs for LMI individuals.
- Providing financial expertise through membership in Loan Committees, Boards of Directors, Finance Committees or Marketing Committees for organizations providing services to LMI areas or individuals.
- Other _____

Please complete the following information for each community development service activity you have provided. Indicate new partnerships established and seminars the bank has hosted or participated (If you have more than one activity to report, please photocopy this page or duplicate the table):

1	Organizaton's Name:		2	Contact Person: Title:
3	Organization's Address:			
4	Organization's Phone Number:	Organization's Website Address:	5	Approximate time volunteered: # of Meetings: # of Hours:
6	What kinds of services does this Organization provide to Low- or Moderate- Income individuals or areas? Attach Mission Statement, if applicable.			
7	Describe the service (financial expertise) YOU provided and results (if any) for the bank (ie, loans originated, deposits received). Remember to attach copies of documentation to evidence your activity such as agenda, minutes, information used in presentation, etc:			