

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

January 13, 2009

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 Marlin Business Bank, Salt Lake City, Utah, for membership in the Federal Reserve System.

Marlin Business Bank, which is in our Salt Lake City zone, will retain ABA transit number **124085163** and the encoded routing symbol **31-8516/1240**.

Executive Officers

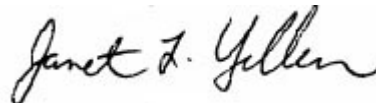
Robert P. Majka, President, Chief Executive Officer, and Director
Craig H. Gammon, Chief Compliance Officer and Corporate Secretary
Bryce S. Ray, Vice President and Chief Lending Officer
Scott H. Simmons, Vice President and Chief Financial Officer

Directors

Daniel P. Dyer, **Chairman**
Carl C. Heintel
Joe LaManna
Thomas P. McGrath
Taylor R. Randall

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

Very truly yours,



JANET YELLEN
President