

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

August 1, 2011

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 Bay Commercial Bank, Walnut Creek, California, for membership in the Federal Reserve System.

Bay Commercial Bank, which is in our San Francisco zone, will retain ABA transit number **121143781** and the encoded routing symbol **90-4378 / 1211**.

Executive Officers

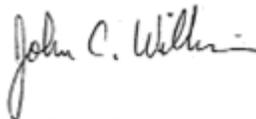
George J. Guarini, President and Chief Executive Officer
A. Dean Abercrombie, Chief Credit Officer
Keary L. Colwell, Chief Financial Officer
Janet L. King, Chief Operating Officer
Michael O'Neill, Chief Banking Officer

Directors

Lloyd W. Kendall, Chairman
James L. Apple
James S. Camp
George J. Guarini
Robert G. Laverne
Donald S. Morrow
David M. Spatz

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

Very truly yours,



JOHN C. WILLIAMS
President and
Chief Executive Officer