The Partnership for Banking Excellence

Founding Partners

First National Bank
Edinburgh, TX

Amarillo National Bank
Amarillo, TX

Alpine Bank
Glenwood Springs, CO

Hudson Valley Bank
Yonkers, NY

BankPlus
Belzoni, MS

Heartland Bankcorp
Bloomington, IL

Canandaigua National Bank
Canandaigua, NY

Coppermark Bank
Oklahoma City, OK

MidSouth Bank
Lafayette, LA

Gulf Coast Bank and Trust
New Orleans, LA

Banc Independent
Sheffield, AL

American Bank
Corpus Christi, TX

Citizens 1st Bank
Tyler, TX

Crescent Bank and Trust
New Orleans, LA

Farmers Bank and Trust
Magnolia, AR

Security National Bank
Omaha, NE

First Financial Bank
El Dorado, AR

First National Bank
La Grange, IL

Century Bank
Santa Fe, NM

The Bank of Hemet
Hemet, CA

Grand Bank
Dallas, TX

Alex Sheshunoff

THE PARTNERSHIP FOR BANKING EXCELLENCE

July 20, 2009

Mr. Kevin Farrenkopf
President and Chief Executive Officer
The Bank of Hemet
1600 E. Florida Ave
Hemet, CA 92544

Dear Kevin,

I am very pleased to announce that The Bank of Hemet has been selected for membership in *The Partnership for Banking Excellence*.

The Partnership brings together the best of the best banks in the nation to share their thinking, proven solutions, and innovative approaches. Each Partner is selected based upon their financial strength, earnings performance and exceptionally high standards.

The financial strength of The Bank of Hemet, exemplified by strong earnings, capital, and loan quality achieved over a sustained period of time, place it among the very best banks in the country. The proven ability to prepare for the inevitable economic cycles is a major source of strength.

For customers, this financial strength means that in both good as well as challenging times such as now, the Bank will be a secure bank for depositors and a bank that has the capability to meet its borrowers' needs.

I have personally known the management of The Bank of Hemet for over 25 years. They have long been recognized as some of the best bankers in the country. And, of great importance, they have always been willing to share their insights with other bankers seeking conservative ethical approaches to achieving high performance.

The selection of the Bank of Hemet as a Partner in *The Partnership for Banking Excellence* is in recognition of the bank's integrity, judgment and long term commitment to employees, customers and community.

The Bank of Hemet is the first California bank to be so honored.

Sincerely,

Alex Sheshunoff

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