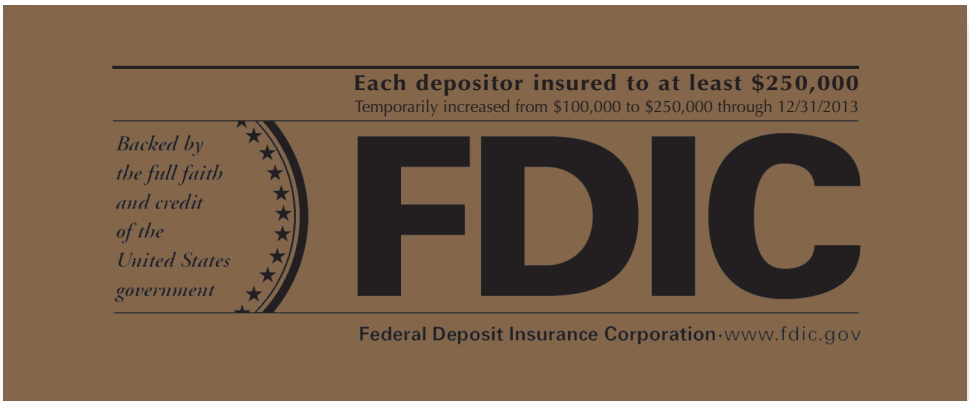


Temporary Liquidity Guarantee Program

Transaction Account Guarantee Program

Santa Lucia Bank is participating in the “Transaction Account Guarantee Program” which is part of the FDIC’s Temporary Liquidity Guarantee Program. This program fully guarantees all non-interest bearing transaction accounts by the FDIC for the entire amount through December 31, 2010. This coverage is supplemental and separate from the coverage provided under the FDIC’s general deposit insurance rules.



All other insured accounts are temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013.