

January 22, 2018

Tri Counties Bank
Richard Smith, President and CEO
63 Constitution Drive
Chico, CA 95973

Dear Mr. Smith,

On behalf of our Board of Directors and staff, please accept our sincere thanks for Tri Counties Bank's support of the Economic Development Corporation of Shasta County (Shasta EDC) over the past several years. We are proud to collaborate with Tri Counties Bank and are grateful for the bank's continued commitment to our mission.

It is our understanding that Tri Counties Bank has filed a merger application with the Federal Regulatory Agencies to acquire First National Bank (FNB) of Northern California. We are confident this proposed merger will serve to strengthen Tri Counties Bank's position in our communities in Northern California. Shasta EDC would like to express its support for the proposed merger between Tri Counties Bank and FNB Northern California.

Shasta EDC focuses on company recruitment, expansion, retention and entrepreneurial development. We work to enhance Shasta County as a competitive business location by maintaining and developing essential resources such as capital, training and workforce development initiatives, and needed infrastructure. We are funded by local government as well as private local businesses. Tri Counties Bank has been a major contributor to our efforts.

Tri Counties Bank's experience and strong commitment in providing technical assistance support to non-profits and access to capital for small businesses demonstrates their commitment to community. In addition, over the past few years Tri Counties Bank has become a leader in large community development lending projects, by providing loans to support affordable housing, revitalization and other economic development initiatives.

The bank is strongly aligned with our mission and goals and we feel they will bring strong organizational, administrative and management experience to FNB Northern California's market area in San Francisco, San Mateo, and Santa Clara counties. In addition, they are well positioned to continue to contribute to our community and these new market areas through their ability to provide access to capital, technical assistance grants and community investments.

Shasta EDC enthusiastically supports Tri Counties Bank's merger application with FNB Northern California.

Sincerely,



Tony Giovaniello
President

CC: Mark Pinkard, FDIC
Frank Bushnell, DBO