



January 25, 2018

Richard Smith, President and CEO
Tri Counties Bank
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 3CORE, Inc. over the past several years. 3CORE is a private, non-profit Community Development Financial Institution (CDFI) serving Butte, Glenn and Tehama counties. 3CORE's purpose is to serve as an intermediary for public and private investments that foster a stable and diversified local economy. Our mission is to cultivate healthy businesses because people matter. We are proud to collaborate with Tri Counties Bank and are grateful for the bank's continued commitment to our mission.

Access to expansion capital is one of the biggest barriers facing businesses, non-profit organizations and communities. Tri Counties Bank continues to show their commitment by providing 3CORE with funding to support one-on-one technical assistance for small businesses. In addition, Tri Counties Bank has provided 3CORE with a total of \$1,250,000 in investment capital to reinvest in our local communities through our small business lending programs.

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.

It is our understanding that Tri Counties Bank has or will soon be filing 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. 3CORE, Inc. would like to express its support for the proposed merger between Tri Counties Bank and FNB Northern California.

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 support our community and these new market areas through their ability to provide access to capital, technical assistance grants and community investments.

Cultivating Healthy Businesses Because People Matter

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3CORE, Inc. enthusiastically supports Tri Counties Bank's merger application with FNB Northern California.

Respectfully,



Patty Hess
Interim Executive Director
3CORE, Inc.

CC: Mark Pinkard, FDIC
Frank Bushnell, DBO