



**Greater Sacramento
Urban League**

3725 Marysville Blvd.
Sacramento CA 95838

P 916.286.8600
F 916.286.8620

www.gsul.org
info@gsul.org

February 14, 2018

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

Dear Mr. Smith,

I am writing to express my sincere thanks for Tri Counties Bank's support of Greater Sacramento Urban League (GSUL) and the larger Sacramento Region 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 and the quality of life for all who live, work, play and do business in the Sacramento Region.

We recently learned that Tri Counties has filed a merger application with the Federal Regulatory Agencies to acquire **First National Bank (FNB) of Northern California**. GSUL supports the merger. We are confident this proposed merger will strengthen the Bank's position to partner in many communities throughout Northern California.

For several years, Tri Counties has served many underrepresented communities in North Sacramento, and enabled GSUL to provide youth and adults educational, career training and employment opportunities in order for youth and adults to achieve economic self-reliance. GSUL's mission is in line with Tri Counties mission of improving the financial success and well-being of the customer. The Bank recognizes and understands the unique challenges of economically distressed communities and individuals caught in the cycle of generational poverty.

With an established history of working with at-risk individuals, GSUL knows that economic insecurity is exacerbated by factors like child abuse and neglect, domestic and sexual violence, substance abuse, incarceration, homelessness, and mental health illness. Tri Counties continued support of our efforts allows us to interrupt this cycle by combining coordinated diversion and referral partnerships with other non-profits and public agencies. In addition, we are pleased with the work Tri Counties has done for disadvantaged children and youth, and its support for the Arts in the Region.

Tri Counties experience and strong commitment to providing technical assistance support to non-profits and access to capital for small businesses demonstrates their commitment to community. 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 will bring strong organizational, administrative and management value to **FNB Northern California's** market area in San Francisco, San Mateo, and Santa Clara counties.

GSUL enthusiastically supports Tri Counties Bank's merger application with **FNB Northern California**.

Respectfully,



Cassandra H.B. Jennings
President and CEO

CC: Mark Pinkard, FDIC

*Empowering Communities.
Changing Lives.*

Board of Directors

Cassandra H. B. Jennings
President & CEO

Sandra Davis Houston
Dignity Health, *Board Chair*

Erica Manuel
SMUD, *Vice Chair*

Robert Cathey
VSP, *Treasurer*

Elmar Aslami
JPMorgan Chase

Barry Broome
Greater Sacramento Area
Economic Council

Kellie Todd Griffin
California Health & Wellness

Christine Lovely
California State University
Sacramento

Ranon Maddox
Rabobank

Yen Marshall
AT&T

Kenneth Maxey
Comcast

Pam Maxwell
US Bank

Eugene Asare-Mensah
Intel

Laura Murrell
GSUL Young Professionals

Dr. Rahim Reed
UC Davis

Todd Trotter
Kaiser Permanente

Edith Tsui
Nationwide