



CVF CAPITAL PARTNERS
CENTRAL VALLEY FUND

January 22, 2018

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

Dear Mr. Smith,

On behalf of our Managing Partners and staff, please accept our sincere thanks for Tri Counties Bank's support of CVF Capital Partners and the Central Valley Fund (CVF) 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 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. CVF Capital Partners would like to express its support for the proposed merger between Tri Counties Bank and FNB of Northern California.

Tri Counties Bank has been a valuable partner as CVF strives to invest in and grow businesses throughout California. The bank's added presence in the San Francisco Bay Area will continue to encourage CVF to deploy capital in small businesses in the Bay Area and provide a trusted partner for growth going forward.

Tri Counties Bank's experience and strong commitment in providing access to capital for small businesses and technical assistance support to non-profits demonstrates their commitment to each community they operate. 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 of 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 other community investments.

Main Office:

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Davis, CA 95618
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Fax: 530-757-1316

Fresno Office:

2743 East Shaw Avenue, Ste 120
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Tel: 559-294-2045

San Diego Office:

501 W. Broadway, Ste 800
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Tel: 619-400-4881

Portland Office:

10260 SW Greenberg Rd., Ste 400
Portland, OR 97223
Tel: 503-686-0595



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CVF Capital Partners enthusiastically supports Tri Counties Bank's merger application with FNB Northern California.

Respectfully,

Jose Blanco
Managing Partner

CC: Mark Pinkard, FDIC
Frank Bushnell, DBO

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